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JULY 1904

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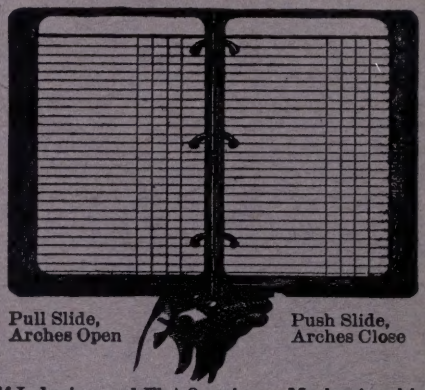

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THE
NATIONAL MONTHLY
OF CANADA

VOL. V. TORONTO, JULY, 1904 No. 1

THE CONQUEST OF HARBOTTLE

BY R. M. JOHNSTONE, B.A.

EBENEZAR HOLBROOK was an ambitious youth. He had been appointed teacher over the Elm Ridge School, but only after a prolonged wrangling among the local ratepayers and trustees. His predecessor, Joshua Harbottle, had been deposed after many years of service, during a portion of which time he divided his energies between educational matters and running a farm. A great many of the present school supporters had passed through his tuition, and though they had reason to remember it, not all of them were anxious to see him deprived of his position. Of late, however, he had become extremely rough and somewhat remiss in his duties. So he had been peremptorily dismissed without the option of resigning, and a much more modern system of education installed. Joshua was exceedingly wrathful regarding this treatment, and promised a lively opposition to his successor. As he had several active sympathisers, it was only after great difficulty that the trustees were able to employ a teacher satisfactory to the majority. Their choice was at best an experiment.

Joshua Harbottle had never been extensively educated, therefore his attainments were little more than rudimentary, and he did not improve with the years. At last his manner became crusty, and his speech ungrammatical. Only the very elementary portions of knowledge were taught by him. His specialty was arithmetic. But numbers are not everything, therefore a teacher was chosen to handle more extensive branches. In Holbrook they found one who, though only out of his teens, seemed to have amazing educational proficiency. He came to them from the training school with a high recommendation. He had addressed the public meeting of school supporters, and had made a much better impression than a large number of others who had likewise applied. At this meeting he learned fully the state of affairs. He knew that he was facing a grave difficulty.

Elm Ridge was an entirely rural neighborhood. They were remote from towns and cities, and had no railway communication. The one place of public resort was held by a man who, with the aid of his family, filled the joint offices of postmaster, store-keeper, blacksmith, barber, and shoemaker. He was never idle, for he had abundant patronage. The only other public places were the little Union Church and the school-house. Neither of these was at all imposing in appearance. The school-house occupied the corner of Mr. Harbottle's farm, as he believed in having things convenient in the days of his occupancy. The local inhabitants were an easy-going sort, with little other concern than their daily tasks, with an occasional variation, such as

a marriage, a funeral, or a picnic. There was, however, always an intense interest in the "courting" proceedings of the younger members of the community. The coming of the new schoolmaster was a wide variation of the usual monotony, and many became slightly more observant of the course of events, for they were more than doubtful of the success of the experiment. They had a thorough appreciation of Mr. Harbottle's intentions.

The fall term began upon the fifteenth of August. The new teacher was on hand bright and early and assumed his duties without the least embarrassment. It was plain that he had some difficulty, for everything was topsy-turvy on his arrival, and it required two hours' hard work to attain presentable order. There was, however, an unusually large attendance this morning. Joshua's entire family was there, from the pretty eighteen-year-old Emily to the little chirping tot of five. After calling the roll, and obtaining the names of all, he arranged the various classes. To his great amazement he found only two or three pupils above the second standard. Emily was one of these. She had attained to the fourth reader. The young schoolmaster made no comment upon their backwardness, but he mentally vowed to effect a change before many days. At eleven o'clock, all having been accomplished that was necessary, he announced the dismissal of the school from their first day's work. They were invited, as a change of routine, to accompany him to the woods to gather flowers and become acquainted with nature. The invitation was accepted with glee.

When finally, at five o'clock, the younger members of Harbottle's household arrived home, they were examined severely regarding the day's proceedings. When he reached the point of an animated description of a ground-hog hunt from ten-year-old Tom, his exasperation knew no bounds. He rushed off to a neighboring sympathiser to compare notes and rehearse his new-found grievance. Such nonsense as that he had never heard tell of, and never would submit to it, nor should any one else if he could help it. It is needless to say that the outing was an exceedingly popular move for the school-children, and Holbrook, by his friendly, tactful way, had gained in the first day the personal friendship of all his young charges. He had the advantage of superior knowledge, and they listened with delight to his friendly discoursings regarding various natural objects. He was a master of woodcraft, and could not fail to be interesting on a subject that interests every little boy and girl in the land, and which these members of his school had hitherto no opportunity to learn, for nobody thereabouts wasted any time upon the investigation of nature's secrets. This was Holbrook's first day at his first school. He had hopes of success, and he could not afford to fail.

From the very first a systematic series of annoyances were carried out by Joshua. From the very mild diversion of using the school-room as a sheep-pen over night, he passed to more aggravating proceedings. He pastured his cattle in the yard, thereby breaking the trees that had been planted by the inspector's orders, and tearing up the turf and walks that had been carefully laid out by the new master for the children's comfort. He guttered the school approaches in the wet spells, spattered the blackboard with mud, and piled the school furniture in the corner; he acted, in short, like a vindictive boy. He tried inciting the older boys to misbehave, but here he failed, for they either could not or would not. Through all this, the section, although they knew it tolerably well, remained passive. They feared greatly an encounter with Harbottle, for he had still some influence, and some were openly on his side. Some were practically neutral, and others hoped for the triumph of the new schoolmaster. They supposed that it would be time to reckon damages when the old man tired of his tricks.

Never by word or sign did Holbrook manifest irritation; not even when publicly flouted to his face by the irate schoolmaster. He was as smilingly serene and unvaryingly polite as before. Yet it cost him many extra hours of work to keep the premises in presentable shape.

Fortunately, in spite of the insidious efforts of Joshua, and without even recourse to corporal methods, the school discipline remained unbroken. There was something about that steady eye and quiet demeanor that commanded obedience and respect without any outward effort. He was teaching the children the value of self-respect and the great importance of gaining knowledge. From the very first he supplemented the meagre equipment of the school by his own store of knowledge, and the autumn school-days were a series of educational treats, wherein the children heard with wonder and delight of the great world, past and present, and longed to know more. An incentive to study had therefore set in as never before, and even the parental coffers of the stern Harbottle were bombarded in the desire for new books on various subjects he had never included in *his* curriculum. He grudgingly complied in the case of Emily, of whom the flint-natured pedagogue was unusually proud. He had lived up to the Scriptures in rearing his family. He had spared not the rod and wasted no sentiment upon any of them. He was now becoming piqued that he had failed to ruffle the new teacher, and he was, on account of his erratic behaviour, fast alienating whatever sympathy remained. He supposed he would eject the interloper somehow, and he meant to keep on trying. Therefore, every innovation was noted, and the new-fangled notions he gleefully laid hold of, were unmercifully assailed in the company of local supporters. He had promised to make a powerful protest at the approaching annual board meeting.

November had just set in when the climax came. The autumn had been unusually fine. The large attendance had been steadily maintained, and Holbrook had all he could do. Those who were mainly active in employing him were well pleased with the result. The trustees began to harken to the pressing series of recommendations they received from him. The district inspector, who had been the prime mover, after years of steady effort, in the final dismissal of Harbottle, had, on his first visit, given the new-comer the best recognition he had ever allowed a man on his circuit. In fact he spoke so enthusiastically that not only was Joshua nearly frantic with passion, but the neighboring teachers also became a trifle jealous of their co-worker. Moreover, it meant a large increase in salary if the Elm Ridge school were to retain Holbrook's services—a circumstance they had not counted upon so soon. A high-salaried teacher was the last thing desired by the majority. Besides, Joshua had to be dealt with. He had always worked cheap, and he was a heavy ratepayer in addition.

At this juncture it happened casually, one fine, mild afternoon, that two neighbors of Joshua met. They were both somewhat interested in the progress of school matters, and one of them was an ardent backer of Mr. Harbottle, but purely upon economical grounds. Taxes were always a sad worry to Hiram Bleecker. The conversation, purely conventional at first, rapidly veered to the topic of the day. At last, Abishai Larkins spoke his mind, to wit:

"I say, Hiram, you're a-wonderin' why Holbrook's takin' things so easy, sort of peaked like. Now, ef ye only see'd 'im comin' down the road 'long with Em'ly after school, you'd know."

"Gee—geehosaphet! is that so?"

"Yes, siree—hain't ye seen 'em yit? 'Cause it's been goin' on since the very start. We're enjoyin' the fun great. Stands to reason that a feller as is as sweet on a gal as he is ain't goin' to hurt her old father very much."

"Yas! but what will old Josh say when he hears this? There'll be a tarnation row, I s'pect, and both the daughter and the teacher'll ketch it hot, I kin tell you. He's hotter'n a hornet now since that 'nspector was here. An' he says we ain't goin' to raise no salaries even if *John A.* wuz to come an' take the school. The taxes are far too high now.—Yas, I 'spects there'll be a row!"

"Yes, Hiram, maybe there will. But whose goin' to tell' im? I ain't, nor any one I knows on, an' you ain't, surely?"

"Oh no, I won't saw nawthin'. It'd be too bad to meddle in a case like that."

Hiram Bleecker, however, had a flexible conscience. He was the best example of a two-faced man in the whole district, and Larkins had some grave apprehension when he recollected the fact. And there was reason enough, too. Immediately after supper Bleecker carefully filled his corn-cob pipe, and strolled over to see Joshua. He found him sitting on the barnyard fence, mentally estimating the weight and market value of a pen of well-fed porkers. He greeted Bleecker cordially, for he recognized a willing listener to his weight of grievances. Inside of five minutes he was deep into the subject of his humiliation. Hiram had broached it as soon as possible, knowing well the bait would be taken. He commenced as follows:

"How air you'n that new teacher gettin' 'long? I hain't heer'd much on it lately."

"Oh we ain't doin' none to hurt. But I'll have 'im on the run yet, mark my words. I'm Josh Harbottle, an' their an't any man kin say he ever beat me out yet. But this feller's chicken-livered. There ain't much spunk in 'im. Good fer nawthin' but teachin' grammar an' some other new-fangled things that's 'ntended to make kids think. There ain't any use fer thinkin'. It's figgerin' we want most, an' I stick to figgerin', I tell ye. Yas, I kin teach 'im all holler. An' hain't I took all the kids through for nearly thirty years—readin', routin', 'rithmetic, from A B C clear over to the third book—mor'n anybody needs 'round here. I did put Emily a leetle furder, but I guess she's goin' to teach after a while. Now they've been an' got an eddicated dude to fire his city nonsense at us—a lot of new-fangled rubbish we've got now. No, I won't have it, an' it's high time they knew. Blame 'em! I'll be even with 'em yet. Yas, I'll soon hev that consarned, snipe-nosed, Jewsharp on the high road to Jericho; see if I don't!"

At this point his tirade paused for want of breath. Joshua was in fine fettle for breaking the news. Hiram took his chance. He said:

"Say, Josh—I thought ye was gettin' good-natured, seein' the feller's sort of sweet on yer gall, Em'ly."

"Hey! Consarn ye! What's that ye say? Sweet on Emily? Spit it out or I'll lick ye black and blue! None of yer two-faced games with me! No, by the hokey—. Sweet on Emily? I'll—"

"Say neighbor, I'm sorry fer—fer tellin' ye; but—but I'm afraid it's so. They've been walkin' arm-in-arm sweet as turtle-doves all fall, an'—"

"Nuff said!" he roared, fetching patient Mrs. Harbottle forth with a terrified face. "Shut up yer jaw! I'm off fer that school-teacher!"

He rushed past his wife in a furious rage, and called for Emily. She was not to be found. Realizing the fact, he ran out into the yard, buckling his braces tight around his waist, and rolling up his sleeves. He struck across the fields in the direction of Lorne Parker's, where the teacher was staying. No one dared to follow him. When he came to the line fence he caught sight of the school-teacher. He was walking arm-in-arm with Emily, and they were oblivious of his approach. They were soon enlightened, for while yet a considerable distance away he burst forth in rapid vituperation. He began in a very uncomplimentary way.

"Hey! you good-for-nawthin' chunk of mutton taller; I'm acomin' for ye, an' I'll chaw ye into sassige meat, so I will. An' Emily, say, won't I warm your jacket, hey? I'll make ye dance fer flirtin' with that jackanape! Yes, I'm acomin'. Look out for squalls, ye chicken-livered swill-barrel."

Holbrook halted. There was even a smile on his face as he placed Emily behind him for safety. His assailant, in his blind rage, came straight for his intended victim. But it was not to be. His pathway lay across an old disused well. The covering was somewhat decayed, hence it at once gave way. In a trice Harbottle was sprawling in three feet of cold water, ten feet below the surface. The well was wide, and the water broke his fall, thus he was only a trifle shaken up and as fiery as ever. As the sides of the well were of small stones and slippery, he could not, in spite of all his efforts, clamber out. He was a prisoner. Emily at first was terribly frightened, but was soon reassured. They were momentarily protected at least.

At last, after frantic efforts had proved fruitless, he shouted loudly for help. Holbrook had evolved a plan to meet this emergency, and he acted accordingly.

As he peered cautiously into the subjacent gloom, Joshua shouted vigorously, "Help me out of here, ye lantern-jawed Jewsharp, or I'll rattle yer hide into tan-bark!"

"Oh no, Mr. Harbottle, I'm not going to help you out until you make an agreement with me. If I let you out, you're to promise to let me have Emily, and to leave the school-house alone after this."

"Not if I know it, ye miserable sneakin' raccoon. No, I'd see you hanged first, you swine-headed turnip. Hey there, Emily, if you don't get somebody to help me out of this, I'll lick blazes out of you to-morrow!"

"Oh, no you won't, Mr. Harbottle. Emily will be my wife then, and nobody will dare to touch my wife."

"What's that? Wife, hey? Not if I can help it. Help me out, blame ye, an' I'll soon stop it."

"I'm sorry, but you'll have to postpone your exit, for we're going down to Parson Jones right now. We'll come back and let you out when you're a bit more sensible. Perhaps you may be more amenable to reason by morning. Nobody will find you without our help, and we couldn't afford to let you out just now. Good-bye! Hope you're comfortable! See you later. We must be moving. Good-night!"

By this time they could hear his teeth chattering, and they had really no intention of leaving him. He must give in, however. So they pretended to walk away, after the tantalizing "good-night." In a second or two they heard a shout that showed a power of relenting.

"Hey there, Emily, are you goin' off an' leavin' your dad to die of cold? I say, young feller, I was only jokin' just now. Come back an' help me out an' I'll adopt ye an' make ye a lawyer if ye like. You're altogether too smart for this neighborhood. I guess we'll have to raise yer salary. It'll all be in the family, any way."

Five minutes later, by the aid of a chain and a fence rail, Joshua ascended from his subterranean prison. He was dripping and cold, but exceedingly thankful.

He held forth his hand and silently ratified his forced agreement. He was henceforth to look upon the young man as a member of his family. He was, indeed, relieved over the way things had gone, for the strain of his stubborn opposition had after all not been so pleasant in his inward self. This was the best sort of ending possible. By allowing his daughter's happiness he would be doing the popular thing, and the reconciliation would be a happy affair

Hiram Bleecker waited around to hear the result of the fracas. He was very uneasy in mind. Mrs. Harbottle was almost distracted. She feared for Emily's happiness. Besides, there was no saying what folly her husband might commit in his wrath over the situation. She had regretted the course of matters from the beginning, and had repeatedly advised Joshua to surrender gracefully to circumstances. She was a quiet, yielding woman, however, and in spite of the continual din of opposition to Holbrook and the trustees, she hoped all would come right in the end. She was overjoyed, therefore, to see the trio returning together. Hiram was non-plussed. To Hiram, Joshua's explanations were brief.

"Allow me to introduce ye to Ebenezar Holbrook, my intended son-in-law. Taxes will likely be high next year."

THE STEAL

By HUBERT McBEAN JOHNSTON

AS Grote ran his eye down the letter, a mirthless smile gathered in the wrinkles at the corners of his mouth.

"I suppose, old friend," it ran, "you have forgotten us. It's a good many years since Dr. Montague caned either of us or since we splashed one another in the "Hole," and you can't be expected to remember. But we down here on Beaver Creek are not so bothered with affairs of state, and now and then find time to look in the papers and see what you are doing. Indeed, it would be hard to forget you, even if we wanted to, with your name in the headlines every day.

"I notice, John, that you are said to be on the verge of nervous prostration. Of course, I know that the newspapers often exaggerate; but if it's really so that Fitzgerald says you must rest (and he ought to know, for there's not a better brain specialist in the country), why, you might do worse than put yourself in the hands of a trained physician. Come to Beaver Creek and let sister Mary and me look after you. We live here alone all the year round—I have never married—and a visit from you would not only serve to give you the rest you require, but would be the most positive kind of a pleasure to us as well. Write and let us know on what train we may expect you, and I will drive over to meet you."

The Boss tossed the letter into the basket and then fished it out again. It was odd that Madden should write to him. Grote knew he had gone through for medicine, but it was twenty years at least since he had seen him, and though they had kept up a one-sided sort of correspondence for a while, the Boss had almost forgotten him. It was stranger still that Madden should own a place on Beaver Creek—Beaver Creek of all spots on earth. And then he threw the letter into a drawer. At least it was out of the question to go while the session was on.

Grote was a peculiar man in a peculiar position. From a struggling lawyer with no appetite for empty honor or pompous display, a burning thirst for power had driven him upward until all the strings that worked the machine centred in his hand. Once, when he was younger, the Governorship had been within his grasp and he had tossed it aside. Nominal leadership was not the goal for which he strove; it was the joy of being able to *do* that appealed to him. He must be Boss or nothing—and Boss he became.

Yet, even as a Boss, he was different. Where other men would have used their power to feather their own nests, Grote staked his chances. A few thousand here and a few thousand there was too insignificant—not worth besmirching his name for. He left the little plums to the party to make him more solid, and watched in silence for the time when, by one big coup it would be possible to recompense himself for all his forbearance. The public spoke of him as "Honest" Grote. Absolutely impartial, he played no favorites; he was a thorough-paced partisan. A skilful gamester, he was careful to handle his pawns strictly according to the rules.

Perhaps, under ordinary circumstances, Grote might have left the city, even though the session was on. But the occasion was not ordinary. The doorway to fortune at last stood open, and until he had been inside and closed his fist tight over the throat of Opportunity, no argument from any doctor would have persuaded him to go. Twenty years of hard striving was not to be lightly tossed aside on a mere doctor's orders, with the goal in sight.

Besides, another week would finish it. Schaler had manipulated the Bill through the House, and all that remained was to give it the Governor's signature. Purely a politician and professional grafter, Schaler had always managed somehow to maintain a character which, to those outside the ring, stood for unspotted integrity. Grote knew

there was no better tool to stand back of a big deal that required the appearance of honesty. With the Governor under his thumb and the fact that Schaler had come to Grote and not he to Schaler, the Boss did not anticipate much opposition to what terms he might choose to dictate.

The scheme centred around the discovery of gold along Beaver Creek. Owing to the high rocky banks it was impossible to use hydraulic pressure to work the claims except right at the water's edge. Schaler had formed a company and approached Grote with the suggestion that they should build a huge dam at Simon's Mills, some fifty miles back up the river. By this means he would be able to run pipes parallel with the stream's course, over the high ground on both sides. Charging for the use of the water, the Company would make a handsome thing out of it. But he was not satisfied. He demanded more. His offer to build the dam looked like a straight business proposition and covered an innocent clause that the Company should own the water rights on the Creek itself for the space of fifty years. That practically gave them the right to collect toll from every claim in the State that got its water supply from the Creek, no matter whether the dam rendered any service or not.

Grote was to receive one-third of the stock in the new Company. The Boss had demanded one-half, and Schaler had refused. Determined to retain the controlling interest, he had already used so many shares in getting the Bill through the House, that to give Grote what he asked would be to concede to him the right to dictate the whole situation.

When Schaler came in half an hour later, the Boss made a strong show of determination not to have anything to do with the scheme.

"But it's all up to you, now," expostulated the grafter. "You led us to believe you would help us, and we've worked to get the Bill through the House. All it wants now is the Governor's signature."

"Schaler," said Grote, slowly, "I can't do this thing. If that Bill goes through and you get control of that Creek for the next fifty years, you can charge rates so high as to render it unprofitable to work the claims. Then, when they're abandoned, it'll be the easiest thing in the world to have your agents pick them up for next to nothing. Why, man, you'll own the river, let alone the water rights on it!"

"Exactly!" assented the surprised Schaler; "that's just what I said. We'll both be rich out of it."

Grote was idly pulling the drawer of his desk open and shut when his glance happened to rest on Madden's letter, and an idea came to him.

"Here's a letter," he said, unfolding it, "that came to me this morning from a friend of mine who owns property down on Beaver Creek. He wants me to visit him. I've half a mind to go and look over the ground for myself."

Schaler knew the Boss was hedging for more stock and argued that it would only be wasting time.

"Pshaw!" cried Grote, "I can wire the Governor the moment I change my mind. If you want to write me about anything," he added significantly, "put it in care of Horace Madden."

The following evening Grote stepped from a Pullman at Beaversville. The station-master and one or two loiterers were the only people on the platform. On the roadway at the further end, a ruddy-complexioned man was sitting in a dog-cart. As the Boss watched the tail end of the train boring a hole in a cloud of grey dust past the semaphore, a sense of desolation, such as he had never felt in all his city life, swept over him. Then he felt a hand on his shoulder, and turned around. It was the red-faced man.

"We don't look quite like we used to, do we?" said he heartily.

Grote found it difficult to realize that this could be Horace Madden.

"No," he replied, grasping the other's outstretched hand and gripping it strongly; "the years have not left us exactly the same. You are rounder and fatter than you used to be, I think."

"And you"—Madden was studying Grote's iron face and determined jaw—"you seem to have developed some wrinkles that don't belong there yet. A few weeks of

country air will help smooth out some of those."

The drive home was a treat to the Boss. Bred in the country, he had never been back to it since the city had swallowed him up. He felt like a boy again. A squirrel scampered along the fence top, and he tried to persuade the Doctor to let him jump out to chase it. The Doctor laughed.

"I've got a sling up at the house that I'll trade you for three allies," he cried, merrily.

As they drove up the long avenue to the house, the Doctor's two collies came bounding down the roadway, jumping at the horses' heads and yelping their delight.

"Down, sir, down!" ordered their owner when they fawned over him. "Whoa, Dobbin. Whoa! Here's the place."

Mary was on the veranda. As she came down the steps and shook hands with Grote, the idea just occurred to the Boss that this was the first time in years he had shaken hands with a woman out of friendliness alone. There were many politicians' wives with whom he was on terms of intimacy; but he felt no personal interest in them. It was a part of the great game to smile and bow to them; it helped to hold their husbands in his ranks. This was different.

"You don't wear your pigtails any more," he said humorously, a gleam of amusement wrinkling up the corners of his eyes. "And you're in long dresses now."

"And have been for the last twenty years," she responded, in mock indignation. "I must have been about in the third book when you were here."

"About there," assented Grote. "You were just nine, I think."

"Don't," she laughed, "you mustn't. That's guessing too near my age. Women don't like that, you know."

After tea they all sat on the long veranda. Grote and the Doctor smoked and talked—talked as if all things would end forever with bed-time. The Doctor told Grote how he had fought his way through college, how he had come to Beaver Creek and after years of hard work, at last built up a successful practice, and then about the discovery of gold on Beaver Creek. He had put every cent he owned into buying the property above and below him. And the Boss listened. He was glad he had not told the Governor to sign the Bill, and cast about for a way to put it through without hurting Madden. While he was considering, he told Madden about the Bill, what it was intended to do, how the dam would raise the water to make the back land profitable, and how to do it and make it pay expenses, it would be necessary to charge for the water privileges along the front as well. Madden did not say much. His land was all low, and he could see that without benefiting him, the innovation would cost him a mint of money. Mary sized up the situation in a clear-headed way.

"It would be no good to you, Horace," she said. "That's what they call a 'steal,' isn't it?"

It was fortunate for Grote that it was dark. He flushed up to the roots of his hair.

"No," said he, hesitatingly, "it's necessary to do it in order to make the venture pay. Unless the front land is taxed, there is no way of making the high ground back of the edge worth anything."

"It will be all right," commented the Doctor, "if they do not try to charge too much. I have had a good offer for my holdings; maybe I had better take it."

"Yes," Grote advised, earnestly, "take it by all means." He spoke strongly and seized at the opportunity to let his friend out before the squeeze.

"But," said the Doctor, thoughtfully, "if I work it myself—"

"No, no! you take it," said the Boss. "The water bill is likely to run very high along here. You'd better unload while you have the chance."

The lighted end of Madden's cigar swayed from side to side.

"I couldn't do that if I knew it was going to be no good," he answered. "You must see yourself, it wouldn't be honest."

"Well," commented Grote, dryly, "we'll talk about that again. Meantime, I guess it's time to go to bed."

Grote, who never rose before nine, was dressed and out in the morning air before sunrise. With the cool, sweet breath of daybreak in his nostrils, he went for a long tramp down by the riverside, and looked over the ground which Madden had pur-

chased. His experienced eye took in the value of the property. He saw the utter worthlessness of Schaler's scheme as applied to this section of the river. Involuntarily he put himself in Madden's position. The situation struck home to him in a new light. The idea of all the profits on a good investment going for graft, appealed to him in a way it never had before. For a moment he was one of that great body that politicians referred to as "the public"; standing outside the Ring, he found himself probing into something that was quite new to him.

"The girl was right," he muttered, "it *would* be a steal."

The Boss put in such a fortnight as he could never remember having spent before. He fished and boated and shot, and even dared Madden to go swimming down at the Bend every morning before breakfast. Could any of his worthy henchmen have seen him rowing up and down the river at sunrise in a pair of blue overalls and a flannel shirt, what prestige would he have lost!

Madden chuckled.

"If gold mining doesn't pay," he declared, "I'm going to open a sanitarium for nervous prostration. I've got a sure cure here."

Then one day, Mary awakened to a new fact. The Doctor, busy all day, left the matter of Grote's entertainment to rest very largely on her shoulders. A strong man and a womanly woman, it was only natural that they should be attracted to each other. With the instinct of her sex, Mary realized it long before Grote. Fond of boasting his contempt for anything so weakly human, the idea took longer to come home to the Boss. He blindly fancied to himself that he regarded her in about the same light as he might a trusted political lieutenant.

One morning after a long walk, when he reached the house, Grote went around to the kitchen door. Mary was busy superintending the preparation of breakfast.

"No," she replied, in answer to his expostulations, "you can't stay out here. Horace is on the veranda. There! Be careful! Now, you've upset that pitcher. Just think, if it had been full of milk. Out you go!"

And despite his protests, he was driven to the front. The Doctor, seated in a big, rattan steamer-chair, was buried in the morning papers.

"Good morning!" he cried, excitedly, as Grote came out. "Here, look at this," and he waved the paper toward the Boss.

The front page explained Madden's agitation. A bold, black heading ran across the whole top:

HAS GOVERNOR BOSTON BEEN BOUGHT?

THE BEAVER CREEK BILL SAID TO BE A STEAL!

Three columns followed, with an explanation of the Bill's clauses, and full of a great query from end to end as to what Boston's stand might be on the matter. It was not until Grote found a sentence to the effect that the boodlers were "probably taking advantage of 'Honest' Grote's absence from the city," that he realized how he had dreaded to find his own name mixed up in it. He did not attempt to analyse his feelings; he never wondered whether he was worrying because Madden might have discovered him or whether he feared the loss of his hard-won sobriquet in the city. It was enough for him that he felt relieved.

"I ought to go to the city," he said.

"The scoundrels!" ejaculated Madden. "Mary was right, it *is* a steal! If the Governor signs it—"

"Well?" Grote was curious to know Madden's opinion. "What then?"

"Nothing," said the Doctor, dejectedly. "I don't suppose it would be possible to stop him if he's been bought and paid for. But if he does," he cried, springing to his feet; "if he does, he's no better than the meanest pickpocket in Sing Sing. He's a common thief!"

The Boss drew back. His face had turned an odd grey. He knew who Madden's violent denunciation struck far better than did the Doctor himself. And then as he glanced up and saw Mary standing in the doorway, he suddenly realized why he had feared to find his name connected with the affair.

"Breakfast is ready, if you'll come in now," she said.

At two o'clock Grote got a message from Schaler. It was marked "Rush," and the boy who brought it was puffing and exhausted.

"Wire Boston to sign. He refuses to act without instructions from you. Newspapers have story. Schaler."

"Any answer, sir?" asked the lad.

"Yes," said Grote, "tell him to go to the devil."

Brought face to face with the crisis, the Boss did not know what he intended to do. The night before, he would have wired Boston to sign, with hardly a moment's hesitation. But the events of the morning had altered the face of things. If Madden denounced the Governor, whom he did not know at all, as a pickpocket and a thief, how, he asked himself, would he characterize the man who posed as his closest friend, were he to do the same thing? A partisan to the core, to steal from a friend was a violation of Grote's code of morals; but to act the traitor was a thousand times worse. And then the picture of a sweet-faced woman standing in the doorway rose before him.

Finally he decided to put the matter off.

At five another wire arrived.

"For heaven's sake, wire Boston to sign and come back yourself. We need you badly. Schaler."

"Anything to send back?" said the boy.

"Yes; wait a minute."

Grote drafted his reply twice before it suited him. In desperation he crumpled both up and put it all in six words.

"Do not sign B. C. Bill. Grote."

He sent another to Schaler, notifying him that he had wired the Governor, but neglected to say what the message was. With a grim sense of humor, he left Schaler to learn that for himself.

It was almost supper time before Grote recollected the messages and the two drafts of his answer. He had left them lying on the dining-room table. When he found them they were on the bureau in his bedroom. Both the crumpled drafts had been smoothed out! He looked at them in horror. Whoever had put them there had seen the contents. True, one of the servants might have done it; but Grote had a feeling that it had either been Madden or his sister. If that were the case, his sacrifice was wasted; he would have earned their contempt, and worse still, without having profited by it even one cent's worth. The thought occurred to him to throw his things in his grip and bolt for the station. He would be in time for the evening local.

Then he threw the idea aside. After all, it might have been a servant. Accustomed all his life to taking chances with the odds against him, he determined to take this one; if he were wrong, he could at least brazen it out and be no worse off. He straightened his neck-tie and went down to the table.

The meal passed off as usual. If they knew, neither the Doctor nor his sister said anything. Grote, used to reading men, felt sure they had not seen the messages. He recovered his spirits and laughed and joked as usual.

Just after dusk, they were all seated on the veranda when the boy came again from the telegraph office. This time the wire was from Grote's secretary. Tearing it open he glanced through its six words. Then he handed it over to the Doctor. Madden read it aloud:

"Boston has vetoed B. C. Bill."

An odd expression crossed Mary's face, and Grote looked at her sharply. Their eyes met and she turned away. Grote knew suddenly that it was she who had put the messages in his room. A glance at Madden assured him that he did not know. He looked back at Mary. Was she angry? He could not tell. But the Doctor was speaking.

"I wronged the Governor," he said; "I thought he had been bought."

"They most likely tried," put in Mary, glancing at the Boss as she spoke.

"Then all honor to him, I say," returned her brother. "The more credit is due him, for he has proved himself an honest man."

"An honest man," she echoed, softly.

Grote looked into her eyes and saw there what he had never known before. When he spoke, it was more to himself than to the others.

"Yes, thank God!" said he.

A Pig Tale

By KNOX MAGEE

"I OBJECT only because I can't see why one should feed pigs—beastly pigs—before one can learn farming," the young Englishman objected. "I didn't come to Canada for that, you know. When I buy my own farm, I shall not grow the nasty things," he added in explanation.

"Oh, I see," said MacDonald of the fiery beard, "I see. But I'll just tell you this: if you don't learn how to feed pigs, you don't learn how to farm with me. You either feed those pigs or we call off our agreement, right now. Understand?"

The Englishman flushed scarlet, and twisted savagely at the waxed points of his moustache. "Oh, very well," he said, with as good a grace as could be expected, "if you think it a necessary part of my education, I shall feed the beastly things." Then he muttered, under his breath: "But I think it a piece of bally rot—my word, I do!"

"Good morning, Mr. Perry," the farmer's daughter called out, as she came towards them. "Oh!" she cried, stopping abruptly and raising her pretty eyebrows, "starting in seriously this morning, Mr. Perry?" Her voice was rich, refined, well-modulated, with a tone of confidence and gentle raillery in it; all of which proclaimed the "College for Young Ladies," as the well-knit frame and the healthy flush advertised the virtues of country air.

Mr. Perry's manner became more uneasy; the possibility of having a spectator of his humiliation was, perhaps, a reasonable excuse.

"Yes," he said, glancing a little nervously at the farmer; "my first practical lesson, Miss MacDonald, and I feel quite a blockhead, don't you know—quite hopeless."

"Oh, you'll learn all right," MacDonald put in. "But the only place to start is where I started—at the bottom. Better hurry up, though; they're singing for their breakfast, and may tear that fence down if they don't get it pretty soon."

"What—the pigs? Are you to feed the pigs, Mr. Perry? Oh, how delightful! And may I watch you?" the young lady asked.

"Well, you know, really, Miss Mac—" he stammered.

"Oh, yes, I must watch you!" she interrupted. "You will need my advice, of course."

She waited for no more, but started for the little field into which the pigs had been turned for the summer; while he, with burning cheeks, but a firm determination to see the thing through, followed, twisting murderously at the little yellow decoration on his upper lip.

"My word! I feel like a blooming idiot," he muttered to himself.

The arrival of Miss MacDonald at the inclosure was announced by an uproar almost loud enough to split one's ears.

The Englishman came to a sudden stop. "My eye! but they seem savage this morning," he thought. But at that moment he saw the farmer giving him a last look before entering the house, so he squared his shoulders and faced the "music" with a bold front.

"Don't you think they are awfully cute?" the girl asked, as the victim came up. "Did you ever see brighter or more intelligent little eyes? See how they sparkle and dance and blink. Who, after seeing them, can say they are stupid!"

"Or gentle!" he added.

She pouted, and withdrew a little way, while he filled the pail from the barrel, and the pigs attempted to anticipate his service by scrambling over each other to the top rail of the fence.

Perry watched their efforts with mingled disgust and alarm. He approached the

fence and peered over in search of the trough into which he had seen Bill pour the milk the day before. To his consternation he beheld the trough several yards from the fence, turned bottom up, where the greedy herd had nosed it.

"I say, Miss MacDonald, here's a shocking mess!" he complained, turning an appealing face to her. "The stupid things have upset their trough!"

"Turn it over again," she laughed—unsympathetic creature!

"But—" he objected.

"Oh, Mr. Perry, you are not afraid of them, surely!" she laughed again.

Afraid! The idea of his being afraid! And for her to laugh! He would show her how much cause she had for laughter at his expense. He mounted the barrier almost recklessly, but paused on the top rail, with the pail resting before him, and shouted, "Shoo!" at the scrambling beasts below.

But the pig is a rowdy; he knows nothing of respect or discipline. And so the young Englishman now learned. His "Shoo" produced not the slightest effect; it was drowned in a storm of protest; and the huge mother of the half-grown family displayed her contempt for orders and impatience of delay by tossing his dangling foot aside with an unexpected roughness that almost precipitated both milk and man upon her back.

"Lord Harry! The vicious duffer!" he gasped, and made a frantic grab to save the pail from falling. He succeeded; only about a quart of the milk was lost—and not irretrievably; the flaring top or his new long boot caught it, and it trickled amongst his toes quite refreshingly. Again he glanced his appeal at the girl; but she was writhing in the grip of convulsive laughter.

"Oh!—oh!" she gasped; and then, as he performed another acrobatic feat, to avoid the tossing snouts, "Oh, please—please don't," she cried; "I—I can't stand it!" And she leaned against the fence, holding her sides and shaking.

This humiliation was too much for even a self-controlled Englishman. He trembled with fear and anger; but the anger, backed by pride, prevailed.

"I shall jolly soon show you," he muttered; and brandishing his hat before the bead-like eyes, he dropped amongst the squealing, scrambling brutes.

To his surprise, his sudden descent produced no pronounced effect—except within his boot; there it caused the collected milk to spout and gurgle musically. He shuddered at the sensation, and kicked out savagely at the roll of bacon that had climbed half into the pail in his hand.

"You blooming bounder!" he ground between clenched teeth, and kicked to right and left in quick succession.

The pigs squealed, but, undaunted, returned to the attack with renewed vigor.

Mr. Perry's heart began to sink. The conviction that he had made a mistake in taking the tempting pail within the inclosure forced itself upon his mind with disconcerting strength. His position was becoming less bearable with each second that passed. That he might save the pail from capture he was forced to hold it with both hands, breast high, before him; and even then a dozen squealing noses tossed and puffed but an inch below. Alarm began to drown his resolution. He was being rudely buffeted to right and left by creatures that he loathed and did not understand. He took a backward step; they tumbled over each other in their haste to follow; and one, even less courteous than his fellows, stamped a well-weighted hoof upon his soaking foot.

The victim bit his lower lip with rage. "Oh, you duffer! You—you blundering idiot!" he swore. Again he kicked with might and main, and limped painfully back another step.

The pig that received the blow squealed in ear-splitting falsetto, darted away a few yards, turned, and with head tipped to one side, stared back with dancing little eyes and grunted its wonder and resentment.

The accusing look was wasted on Perry; he had heard a gasping laugh, and glanced over his shoulder in wonder. There he beheld the girl—the girl that he had been fool enough to admire—squirming against the fence, purple in the face, and half strangling with laughter at his agony.

"Uh!" he grunted, and lurched to one

side, as the huge mother of the ruffians collided with his leg.

There is a limit to even a gentleman's patience. "My word! It's amusing—devilishly amusing!" he sputtered in desperation. "Ha, ha!" he laughed, half hysterically, "so glad to contribute to your pleasure! So jolly glad!"

She was too breathless to take offence; she merely clung to the rail, swayed from side to side, and struggled for breath.

At this moment the crisis came. The Englishman had just ground his teeth and delivered a mighty kick at an impetuous beast that had almost upset him, when his most dreaded and least refined enemy, the lumbering mother, with a hunger-brightened eye, spied from the rear the tantalizing pail, lowered till well within her reach. Driven to a fury of impatience by this irritating creature, who had come amongst them with his awkward ways and inconsiderate kicks, she threw all caution to the winds and dashed between his legs.

The victim's knees flew apart as if a bomb had burst between them; the hog's nose struck the pail in its descent; the milk spouted high in air and came down in a sticky torrent. A wild yell escaped the fallen, as he came down on a broad, flat back. He gasped and sputtered through the storm of milk, and grabbed frantically at something, which proved to be a slippery ear. The hog squealed her horror and dashed through her startled family. He gripped his knees well into the bulging sides, drew up two yards of legs, crouched low in his living saddle, and clung to the pail and ear in desperation.

The wind screamed and whistled as he shot around the little field with the speed of an express train; the earth, the fence, the barn, vibrated like a stretched elastic; and each of the short, lightning-like jumps seemed to drive his back-bone down to half its natural length.

"You duffer! Oh, you stupid duffer!" he grunted through teeth that snapped together with every jolt. "I—I'll drub the blooming life out of you!"

He swung the pail on high and brought it with a thump against the shining side—and the last of the milk shot up his sleeve in pure perversity.

"Uh! uh! uh!" the beast protested, and shot forward with increased speed.

As he flew past the point where the girl stood, he caught a choking little sound, which stirred the wells of his rage to the very bottom. He swung the pail aloft repeatedly, and at each swing the grunts of terror mingled with his jolting imprecations.

"I—I shall finish you—I shall jolly soon finish you!" was shaken from between his teeth as the grain is shaken from the hopper. "Take that, you bally idiot!—and that!—and that!"

"Uh! uh! uh!" the hog responded, and darted, swift as an arrow, toward a corner, where the rest of the herd were crowded—wondering spectators of the scene.

The pail still rose and fell; the milk still dripped; the victim's toes still ploughed the grass; "You duffer—you—stupid—duffer!" was still jolted out unevenly.

And then, ere one could blink, it was all over! The unwilling and abused bearer of the burden dashed amongst her offspring; a storm of squealing rent the air; a pair of long legs cut fantastic figures above the shining backs for a moment; the band scrambled over them, buried them, and dispersed—and lo! only a pail and a muddy, though whitewashed, form remained.

. . . . . .

"I never knew a 'remittance man' yet that was worth his salt. The confounded idiot has run that sow almost to death." It was the farmer that spoke.

Mr. Perry looked around dazedly, and discovered that he was lying on the grass, just outside the fatal inclosure.

"My eye!" he muttered, scrambling to his feet.

"Nothing the matter with your eye, or anything else; just a little mud on it," said the farmer.

CANADA AT THE WORLD'S FAIR

BY J. MACDONALD OXLEY

TRAVELLER'S PROTECTIVE ASSOCIATION BUILDING.

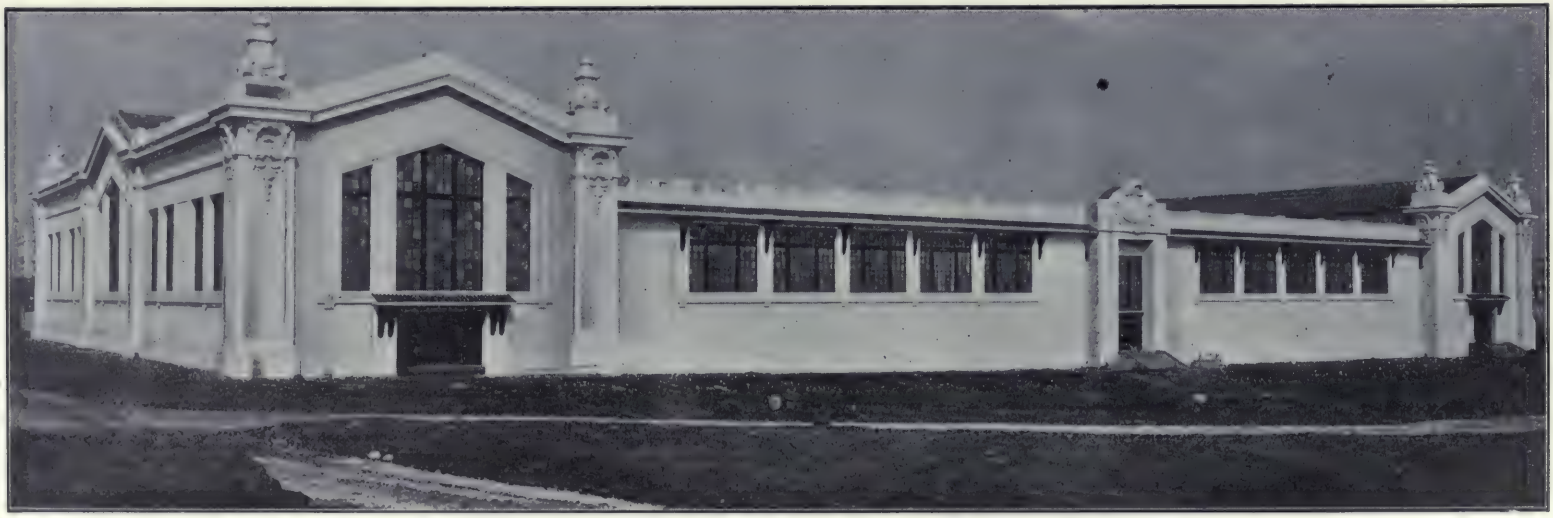
IT seems a far cry from the Queen City beside the still clear expanse of Lake Ontario, to that other Queen City on the banks of the turgid, troubled Father of the Waters, but a smooth, swift run over the Grand Trunk to Chicago, and thence over the Illinois Central to St. Louis, quickly completes the transit.

The prosperous capital of the State of Missouri—"Missourah" the majority of her people fondly call her—has undertaken a tremendous enterprise in order to commemorate that extraordinary transaction to which she, along with thirteen other states, owe their origin. It was one hundred years ago when Napoleon the Great was persuaded by the representatives of the rapidly growing Republic of the United States to part with the vast territory which had been discovered by La Salle, who fared forth from Canada in 1682 to seek a highway to the Pacific, and found the Gulf of Mexico. After having been bandied between France and Spain for a century or so, this rich country was finally sold for the paltry sum of $12,000,000, and the United States thus acquired what has since come to be a most important portion of her domain.

The "Louisiana purchase" passed into history, and grew to be regarded with ever increasing consequence by the swiftly swelling population, so that when apropos of the celebration of the four hundredth anniversary of the discovery of America, it was remarked in 1889 that it would be the last of the centennials of great events in the history of the United States, St. Louis was quick to controvert the statement. Accord-

PALACE OF AGRICULTURE.

A wonderful building, not only on account of its size, but its varied contents. It covers an area of twenty-three acres. Nearly all the states and nations of the world are represented.



PALACE OF FORESTRY, FISH AND GAME.

Covers four acres; cost $200,000, and contains living exhibits in pools and aquariums.

ing to her the greatest of them all, the centennial of the acquisition of Louisiana, was still to come. "If 1776 declared our independence to the world, 1803 achieved it, and the States of the Louisiana purchase should join in making this Western Centennial the greatest of all," the St. Louis *Republic* boldly affirmed.

This seemed at the time a wild boast, but that it has been amply redeemed the whole world is now called upon to judge, for, although postponed a year beyond the date first fixed, the Louisiana Purchase Universal Exposition assuredly surpasses its brilliant predecessors in size, splendor, and all-embracing completeness.

Situated in a noble park, whose varied surface enables the landscape gardener to accomplish superb effects, and with no less than two square miles of space at disposal, the Exposition so far transcends ordinary human standards, that at first one really wonders if they have not somehow strayed into Gulliver's kingdom of Brobdingnag. The buildings range in size from an ordinary old-fashioned log-cabin to a stupendous structure—the Palace of Agriculture—whose roof covers more than twenty-three acres! Their architecture is as various as their dimensions. Many of them may probably be designated architectural freaks; others are admirable illustrations of the picturesque and the practical in felicitous combination. One of the best instances of the latter class is the building containing the exhibit of the United States Fishery Commission.

Whatever criticisms one may feel free to pass upon individual buildings, however, there is little room for fault-finding with their general disposition. Here there has been the highest skill displayed. Having such ample room at command, the authorities were enabled to plan magnificently, and the result is a happily proportioned and most effectively arranged *mise en scéne* which it is hardly possible will ever be paralleled, and certainly not surpassed in human history.

The general configuration is that of the arc of a circle, with the superb Festival Hall

BRITISH GOVERNMENT BUILDING.

A *facsimile* reproduction of the orangery of Kensington Palace where Queen Victoria was born. Built by plans from Sir Christopher Wren, by order of Queen Anne in 1704. It is regarded as the finest specimen of garden architecture in England.

and Cascades in the centre, and the gigantic Palaces of Arts and Manufactures at the circumference. One has not to proceed far from the main entrance ere the sublime panorama opens out before the eye, and thenceforward every step reveals fresh miracles of contour, color, and carving.

A full fortnight of steadfast attention would scarce suffice to effect a complete survey of the Exposition. The complaint that it is on quite too vast a scale—twice that of Chicago's White City, for instance—is perhaps well-founded, for such is human nature that to fail to see everything is to suffer discontent, and it is the lot only of the small minority to have time and money "to burn" in sufficient volume to render possible a good look at the entire Exposition.

The means of locomotion are satisfactory. The Intramural Railway, equipped with electric cars of the finest type, makes an almost complete circuit of the grounds, and brings one within easy reach of practically everything, while there are automobiles and wheeled chairs galore, so that exertion may be reduced to a minimum.

A most welcome novelty is the Inside Inn, a huge caravansary inside the grounds, capable of entertaining several thousand guests. Its accommodations are not exactly luxurious, but they are quite sufficient for sensible people. Its charges are reasonable, and the advantage of being right on the spot and not having to struggle with the street-car problem or the crowding at the entrance gates, can be readily appreciated.

Of course no modern World's Fair is considered complete without its amusement department. The fame of the Chicago "Midway" went over the world, but it has been cast into the shade by the St. Louis "Pike."

MISSOURI STATE BUILDING.

This is placed at the right of the main entrance, and extends for a full mile in a straight level line towards the west. Here everything is on the same gigantic scale that characterizes the main exposition. It is truly the apotheosis of the "side-show," and the exteriors of the different attractions are so imposing that the presence of the "barkers" at their gates seem almost profane. One is inclined to resent their raucous appeals just as one would if they were before the doors of Massey Music Hall.

The range of spectacular features is wide

CALIFORNIA STATE BUILDING.
Old Mission Style of Architecture

enough to reach from the Creation to the Hereafter, and to include Irish villages, Tyrolean mountains, Hagenbach's Marvellous Menagerie, scenes from Cairo to China, magic whirlpools and famous fire-fighters, scenic railways and Galveston floods. It demands many hours, not to mention dollars, to "do the Pike," and the wise persons who have no superfluity of either will select in advance what they think will appeal to them most, and then stick to their programme. Let this, however, be said, that there are no fakes on the "Pike." The spectacles and performances for which you pay are all quite worth what they cost. They vary in their qualities of pleasing and improving, of course. Some of them, indeed, may profitably be passed by unpatronized, but there are no brazen frauds such as are wont to beguile the unwary. Indulged in judiciously the "Pike" is an important part of the Fair.

So much for the general aspects of this great Exposition. What, now, is the place of the Dominion there, and what showing does our country make? This, after all, is the main issue for the readers of the NATIONAL MONTHLY. In order to properly appreciate the response to this question, we must first clearly understand Canada's point of view. Did she propose to herself to enter into rivalry with the other nations of the world in the realms of manufactured products, of art, of invention, of facilities for transportation? In all these departments she is represented by work whereof she need not be ashamed; but her contributions to the countless miles of aisle exhibits, albeit so creditable, are really of small moment in comparison with the frank appeal she makes to the prospective settler.

It is men, above all things, that Canada craves, and it is to the winning of men that she has wisely directed her special efforts. In a recent number of the *Outlook,* a high authority on the Western States affirms that "the most persistent and earnest of immigration seekers is the Dominion of Canada. In every weekly paper that the rural delivery carrier takes out among western farmers is an advertisement paid for by the Canadian Government offering cheap

lands to the settler, and telling how to obtain information of marvellous chances for newcomers. Free transportation is given to representatives of colonies; and the notable accomplishments of the Manitoba soil are set forth in glowing language. It pays. From twenty thousand to forty thousand settlers from the States cross the line every year, accompanied by twenty-five thousand car-loads of goods, and becoming citizens of the far North-West."

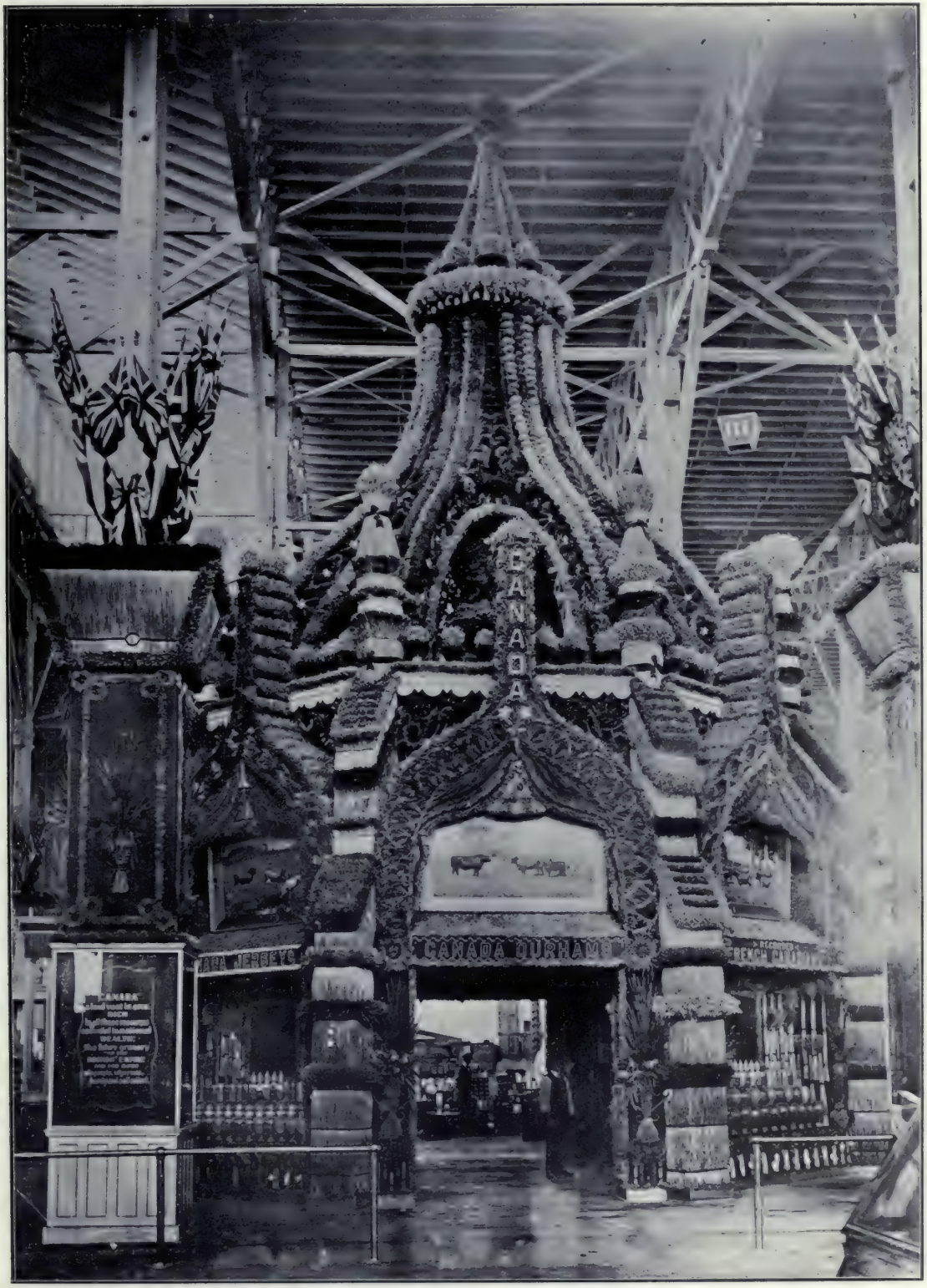
The part taken by Canada at the Louisiana Purchase Exposition is in pursuance of this very policy. The officers in charge of her national exhibit have already had extensive experience at World's Fairs, and they have brought this to bear upon their present task with most satisfactory results. To Mr. William Hutchison, who is Director-in-Chief, Mr. William Burns, his assistant, Mr. W. H. Hay, in charge of the Agricultural Exhibit, Mr. Robert Hamilton, of the Horticultural, Mr. R. L. Broadbent, of the Mines and Minerals, and Messrs. Anderson and Dolan, of the Forests and Fisheries, cordial praise is due for the intelligence and assiduity which have marked the performance of their duties, and both they and the country they so honorably represent have good reason to be proud of the fact that by general consent Canada's display in the different departments indicated is pronounced the most complete and conclusive.

With the exception of Japan, no other country was so ready for visitors in the early part of May, when our observations were made, as the Dominion. The display in the Agricultural Building—that stupendous structure which spreads over more than a score of acres—admirably placed not far from the main entrance, was practically complete. It is a thing of beauty no less than it is a most effective presentation of one phase of Canada's wealth. A graceful temple built apparently of sheaves of gold-ripe wheat and oats and barley, rises high into the air, its walls panelled with pictures by native artists portraying graphically the various breeds of cattle raised in the country. The combination of practical significance with artistic attractiveness is entirely successful. Your attention is first caught by the rich harmony of color and contour, and a closer view reveals concrete

LOOKING EAST—SOUTH SIDE OF PALACE OF ELECTRICITY.

CANADIAN BUILDING.

Headquarters for the Canadian Commission and for the people of Canada and their friends visiting the World's Fair.



A PART OF CANADA'S EXHIBIT IN AGRICULTURE BUILDING.

examples of our country's natural wealth, which cannot fail to make profound impressions.

This noble portal admits you to a great area wherein are displayed the various cereals of the country in their virgin and in their food form, the products of the beehive, of the sugar-maple, and the many other good things to eat that the fertile provinces furnish in such abundance. The whole effect is certainly convincing as to the richness of our soil, and the suitability of our climate for supplying the physical needs of humanity.

Crossing from the Agricultural to the Forestry, Fish and Game Building (and be it noted that in order to do so you must needs pass the front door of Canada's handsome pavilion, with such strategic skill did our shrewd Commissioner Hutchison select its site) you are again confronted with Canada's display almost immediately upon entrance. Its principal feature is a rustic bridge of generous proportions and novel design, having a double arch and a pair of towers, into the composition of which no less than three thousand varieties of wood, all cut within the boundaries of Canada, have entered. This bridge required the labors of eight men for many months at Ottawa, where it was built in sections. No large timbers were used. Every part is in the natural wood, and no big pieces have been employed where a number of smaller ones would do as well. Every detail has been worked out with infinite pains with little bits of wood. The wondrous variety of specimens may at first seem almost incredible, but is explained by the fact that the resources of the Government Experimental Farms throughout the Dominion have been drawn upon, and not only native growths but all kinds of imported ones also have been levied upon.

UNITED STATES GOVERNMENT INDIAN EXHIBIT BUILDING.

The progress of the Government's Indian wards in education and industry is graphically shown.

Arranged about and upon the bridge are the mounted specimens of fur, fin, and feather, from the tiniest to the biggest, including the polar bear, the musk ox, the elk, the caribou, the buffalo, the salmon, the sturgeon, and the speckled trout. They are

all in the best possible condition, and present a very fine appearance.

In a special building at the rear of the Canadian pavilion a display of the larger timber of the country is being arranged.

It is a good long stroll from the Forestry Building to the one devoted to Mines and Metallurgy, and here again we find Canada well to the fore with her exhibit. The vast and varied mineral riches of the Dominion are most effectively illustrated by specimens, plans, photographs, and diagrams, which answer practically every question that the most eager enquirer could ask, and what they fail to afford Mr. Broadbent stands ready to supply.

That the investment of money, brains, and hard work made by the Dominion at this Exposition will prove a profitable one in every way cannot be doubted. It will reach the eyes and ears of the very people we are most anxious to influence, and the fame of it will go abroad throughout the United States with the result of bringing across the border a great host of eminently desirable immigrants, who will unite heartily with our own people in promoting the solid growth of the Dominion.

NEW JERSEY'S WORLD'S FAIR PAVILION.

A reproduction o. Ford's Old Tavern at Morristown, which was Washington's headquarters during the War ot the Revolution.

This is Red Seal Coated Paper made by Ritchie & Ramsay, Toronto

PORT SIMPSON, B.C.

BY T. GREGG

PORT SIMPSON, the proposed terminus of the Grand Trunk Pacific Railway, is about six hundred and fifty miles north, or to be more exact, north by west, of Vancouver, being 7.21 deg. west of the longitude of the Terminal City, and is situated on Tshimpsean peninsula in an attractive position. The ground rises gradually from the water's edge, the background being a lofty and level ridge several hundred feet above the sea, the escarpment clothed in verdant shrubbery and undergrowth almost the year round, and the summit fringed with trees. The town, if it may be called so, has two frontages on the water, one towards the north on the harbor, and the other towards the west on Cunningham passage, which leads into the harbor from the south, so that it forms two sides of a square on the point of land on which it stands. At one time the place was looked upon as the most favorable terminus of the Canadian Pacific Railway, and there was some speculation in town lots, but little has been done since. A year ago, beside the Indian population that totaled about eight hundred, there were about nine white families in the place, numbering between thirty and forty whites, but since then the population has been augmented, many persons removing thither to be on hand when railway construction begins, which is the hope of the place. Port Simpson is not incorporated or municipally organized. The administration of justice and the keeping of law and order devolve upon the resident Government agent, Mr. John Flewin, who is mining recorder and collector of customs as well, discharging his duties faithfully and efficiently.

Herewith are shown some pictures of the principal buildings, kindly furnished by Mr. Walter Flewin, of Port Simpson, others unfortunately having been injured in transit.

The Anglican Church had an early foothold on the coast, and the Society for the Propagation of the Gospel, and the Church Missionary Society have a church in almost every settlement from Vancouver to the Naas, on the borders of Alaska. The rector of the English Church at Port Simpson is Rev. William Hogan, a graduate of Trinity College, Dublin, and one of the ablest ministers on the coast. The Methodist body have also an extensive mission here, the Indians being mostly adherents of that denomination. The Salvation Army also has

REV. WM. HOGAN'S RESIDENCE

great attraction for the Indians, who delight in its parades and the opportunity it gives them of oratory. They are very musical, and have the finest brass band of any of the tribes, so fine that it was taken to Vancouver to play for His Royal Highness the Duke of York.

The Methodists maintain a mission school for girls, another for boys, and until quite recently a hospital, but the latter was recently taken over by an incorporated company. The resident medical director is Dr. Kergin, a native of St. Catharines, Ont., and he is held to be one of the cleverest doctors and surgeons in that region.

This used to be the headquarters of the Hudson's Bay Company for the whole

northern part of British Columbia, and that company still has a large store there, and the only one, in which is situated the post office. The company owns the wharf, which is about a quarter of a mile long, and on

GIRLS' HOME METHODIST MISSION

which a tramway is laid for the easy handling of goods. The Dominion Government Telegraph has a station in Port Simpson connecting with the Ashcroft-Cariboo-Dawson line at Hazelton, a busy point on the Skeena River about one hundred and

BOYS' HOME METHODIST MISSION

sixty miles distant, the manager being Miss O'Neill, a native of the place.

There is a hotel here, the Northern, and after leaving this point there is no similar accommodation nearer than Alaska. The hotel is kept by Messrs. Robinson and Rudge, the former a native of Sand Point,

THE HOSPITAL

on the Ottawa, and the latter hailing from St. John, New Brunswick. Mr. Rudge is also a stonecutter and sculptor, there being a wide demand among the Indians for monuments for their dead. The ancient totem poles, which are so interesting to visitors, have fallen into disuse in favor of totems engraved in stone, in which work Mr. Rudge is an expert. An Indian will let his father and mother live in poverty and die of want, but when they die thinks nothing of giving $300 to $400 for a monument to put over them.

Up to last summer Port Simpson was a one-horse place, the only horse being the property of the Methodist mission, but now is said to have two or three horses. There is no vehicular traffic, the Indians serving as porters in carrying supplies about the place.

DR. KERGIN'S RESIDENCE

HUDSON'S BAY CO.'S STORE

The Indian village is situated on an island where Cunningham passage joins the harbor, and is connected with the mainland by a substantial wooden bridge of their own construction. They have altogether about seventy-five thousand acres of reserve here, and the island where they dwell is the most picturesque spot around Port Simpson. They are a well-to-do people, industrious and sober, and many of them live in fine houses worth from $3,000 to $5,000. The accompanying picture of the residence of Chief Dudoward on the island is a sample. They are great

CHIEF DUDAWARD'S RESIDENCE—INDIAN RESERVE

imitators, and build from plans in the building papers, without knowing anything about interiors. Many of the houses, though artistically built and painted on the outside, have no interior finish, sometimes presenting one large room. This house was built from plans published in the *Scientific American*. The builders wished to put the tower on the sea side, but did not know how to alter the plan. It is a very fine house, however. These Indians work for the canneries on the Skeena and Naas in the summer, and often return with from $500 to $1,000 as

PUBLIC SCHOOL

SIMPSON FROM INDIAN VILLAGE—LOW TIDE

the result of their season's work, and then the women among them sport silks and the latest in millinery.

It is never very cold at Port Simpson, as the Japan current sweeps in on the north coast, moderating the climate. The rainfall averages about 92.38, and the average number of days of rain annually are set down

as 197, the average in Victoria being 157. The average snowfall over a group of years is 38.7. The average snowfall for 1900-1 was 16.2 inches, while the average at Vancouver was 62.7. The mean temperature over a group of years is given at 44.78, four degrees lower than at Victoria; so that it can be seen that the seasons at Port Simpson are not severe; the rainfall is also lighter than at many other places on the sea coast.

The harbor is a good one, large and commodious, and affords excellent anchorage for any depth up to thirty fathoms, with good mud and sand bottom, so that the railway will find ample water facilities. Considerable work will have to be done on the reefs in the south and north-west entrances to the bay to make navigation safe, and then Port Simpson will have one of the finest harbors on the coast.

AT EVENTIDE

When by the crimson curtains in the West
The death of day is told,
Thy face, oh dear one! comes with evening rest,
And dreams of thee unfold.

The great white planets in the southern skies,
Above the mountain pine,
Still 'mind me of the lovelight in your eyes,
When they looked up to mine.

The wild red roses of the pasture-lane
Are breathing perfume sweet;
I fare along the meadow path again,
Where we were wont to meet.

I know that yonder on the daisied hill,
You lie in dreamless sleep;
My heart with fondest mem'ries fain would fill,
And yet I may not weep.

I think that grieving would be too unkind,
Feeling that thou art near,
To know the bitter anguish of the mind,
And see the salt sad tear.

I fancy, down beside the trysting-tree,
Under the moonbeams white,
You'll come and walk the summer fields with me,
Kiss me and say good-night.

And on the morrow eve, and every day,
The long, long seasons through,
We'll meet there, when the twilight hills are grey,
And falls the evening dew.

—H. L. BREWSTER.

The Isle of Shipwrecks

By MAX JESOLEY

THE great case of the Commonwealth against the General Securities Corporation was approaching a climax. For many days it had engrossed the attention of the Supreme Court, monopolized the services of a number of eminent lawyers, and supplied abundant "copy" for the papers.

The evidence was all in, the leading counsel on both sides had opened the argument, and the turn of the Assistant Attorney-General had come. When he rose to speak the atmosphere of the crowded court-room seemed electric with tense expectation, and every eye was fastened upon him.

With a keen appreciation of the fact that he now had the opportunity of his life, and that his future hung upon how he should improve it, Emerson Blake, his slight, sinewy figure somewhat stiffly erect, his clear-cut features the more distinctly emphasized because of their perfect pallor, his voice low and betraying nervousness, began his address.

Profoundly interesting as the proceedings had been from the first, all present felt that this was the dramatic moment. Blake owed no one but himself the honor of his position. His senior, the Attorney-General, had been helped to his high office by political influence, but the assistant's rise from obscurity was due to sheer merit. Enormous capacity for work, allied to exceptional natural talents, had not failed of their reward, and among the juniors at the bar, there was not one of more brilliant promise.

But never before had so splendid a chance befallen him. This case could not fail of becoming historic, and right fortunate did all the counsel consider themselves who were engaged upon it.

The veteran judge, with eagle eyes looking out from under a brow of Jove, suffered an expression of interest almost amounting to sympathy to soften his stern countenance, for the speaker was to him an unknown quantity, whose line of argument and method of presentation, he could not anticipate with the same accuracy as in the case of the senior lawyers, and this element of novelty was not unwelcome. Dispensing with all preamble or preface, discreetly assuming that the Judge required no refreshing of memory in regard to the basic principles of law involved, Blake addressed himself at once to the distinctive features of the case. His manner showed the perfection of respect overlying an abiding conviction of the absolute soundness of his contention.

Keeping himself thoroughly in hand, he proceeded from point to point with a precision of logic, a concise clarity of diction, and an unhesitating directness of purpose that filled his hearers with delight or dismay according to their relation to the matter at issue.

He was drawing near the close of his argument. The color had mounted to his cheeks, his eyes glowed with conscious power, and his self-restraint had yielded somewhat to effective gesture, wherewith he emphasized his points. He had more than fulfilled every expectation. For brilliance, cogency, and legal erudition, his address seemed beyond cavil. It only needed a fitting peroration to complete the triumph.

Blake paused for a moment to take a sip of water, and to gather himself together for the final effort.

Suddenly his face grew ghastly and haggard. His eyes started from their sockets, he clutched the edge of the desk with his left hand, while with his right he made a wild gesture as though to say:

"Wait a moment, I implore you."

An amazed hush fell upon all, and they gazed at him with startled looks. The Attorney-General, fearing he might fall, rose to put his arm about him, but Blake pushed him away, and again made that

gesture, while his mouth worked convulsively although no articulate sound issued from it.

Then an expression of horror and despair came over his countenance. His erect form wavered for a moment, and, sinking into his seat, he buried his face in his hands.

His friends made haste to lead him into the retiring-room, and to summon a doctor. No lengthy examination was required to reach a conclusion. The career of Emerson Blake at the bar had apparently come to an untimely end.

Nature, long outraged in his passionate pursuit of success, had, with that strange irony which so often marks her action, taken her revenge at the very moment when she surely might have waited, and, through a lesion of the over-taxed brain, silenced all power of speech.

The eminent specialist who was presently consulted gave his opinion with entire frankness.

"The case, I regret to say, gives little ground for hope of a recovery. Mr. Blake has dealt very unfairly with his physical system, and the injury seems irreparable. I can suggest but one line of action, namely that he absolutely separate himself from civilization, and try to live the life of an animal. By this I mean he must forswear society, books, newspapers, and give himself up to eating, sleeping, and out-door life under the healthiest possible circumstances. As it happens I have recently come to know of a place that would afford these conditions. It is the Isle of Shipwrecks. If any place will help Mr. Blake, that is the one, and I recommend his giving it a trial."

A week later the yacht *Gloria* stood off the Isle of Shipwrecks, and signalled for a boat. Although it was a halcyon day, the sea-horses were rearing their crests on high, charging over the outlying sand-bars, and hurling themselves upon the beach in foam and fury. No vessel might approach within a mile of the shore, and the landing must be made in surf-boats specially constructed for the purpose.

In response to the signal, one of these boats came off, fighting its way through the surf that sought to fling it back. It was propelled by four brawny rowers, but, to the surprise of those on board the yacht, at the steering-oar stood a girlish figure, swaying gracefully with the motion of the boat.

Bringing the heavy craft alongside with a skill that bespoke much experience, the fair coxswain asked courteously:

"What is it you want? I have come out in place of my father who has to keep the house to-day."

She was at once invited on board, and the situation explained to her, while the men regarded her with lively interest.

Appropriately costumed in a neat suit of blue serge, and wearing a trim naval cap upon her brown locks, which were coquettishly crisped by the salty spray, she presented a type of youth, beauty, and personality that was altogether winsome, and in more than one mind the thought took shape:

"If poor Blake were all right there might be the makings of a pretty little romance in this."

Of them all, Blake was the only one who manifested indifference. A profound depression had settled upon him after his break-down, and he now stood moodily aloof, leaving to his friends the effecting of arrangements.

The young lady proved herself a capable business woman. The necessary details were quickly settled, and, Blake's belongings having been stowed in the capacious boat, he was rowed away amid a chorus of cordial good wishes from his friends.

Paying him no more attention than if he were one of his own trunks, the girl steered the boat shoreward. As they neared the beach, Blake's attention was aroused by what lay before them. The wind had risen since the boat came off, and the great billows were chasing each other with alarming speed. To one inexperienced, it seemed impossible for any boat to live amongst them. Yet a passage must be effected through their very midst.

He glanced questioningly at the girl, but her firm-set features betrayed not a trace of apprehension. Balancing herself gracefully in the stern, she handled the big oar with surprising skill and strength, giving orders to the oarsmen in a clear, sweet

voice that reached their ears through the roar of the breakers.

Ashamed of his fears, Blake awoke to admiration for this new phase of womankind, and, without further concern as to his own safety, had thought only for the wonderful way in which she managed the boat.

Now it was "row hard," and again "back-water all." Then "hard on your right," and next "easy on the left," until the sturdy craft was poised upon the back of a mighty comber, when, with a cry of "all together now," and a swift sweep of the steering-oar, it was sent flying far up the beach.

The instant it touched, the men sprang out, and, grasping the gunwale, held it against the under-tow, and with the aid of the next billow, carried it up high and dry.

Well splashed with spray, Blake held out his hand, and strove to express his admiration of the girl's performance. Though no words came she thoroughly understood, and returned the hand-clasp, saying, with a deprecating smile:

"Oh, it's not so difficult when you get the knack of it. My father taught me. We'll go up to the station. The men will bring your things."

As they walked together over the sand, Blake found himself growing grateful that his exile to the Isle of Shipwrecks was to be alleviated by such companionship. Assuredly the grim fates proposed to be more merciful than he had feared.

The station proved to be a group of buildings snuggled down in a sort of valley where the high sand-hills warded off the wind. The principal one was a commodious cottage, into which Blake was conducted and introduced to:

"My father—the Governor."

The old man, who rose from a rocking-chair by the window, presented a striking contrast to his daughter. Stalwart, shaggy, keen-eyed, he only needed kilt and bonnet, claymore and sporran, to pass for the chieftain of a Highland clan in the good old days when cattle-reiving flourished.

As the men shook hands, the girl with gentle tact explained to her father what was necessary about Blake, and the old man, his granite features softening with unwonted sympathy, said, in as cordial a tone as his normally harsh voice could compass:

"You're verra welcome to the Station, sir, and to bide here at your will. There's nae better place for gettin' health in all the world, if it's fresh air will do it."

For the first time since his break-down Blake felt a thrill of hope. The old man's confident words had the ring of a prophecy. Heaven grant they might not fail of fulfilment!

In the course of the conversation that followed, his part being carried on by means of a pad and pencil, they exchanged such personal details as were necessary to a mutual understanding, and he learned that Ronald Macgregor had been Governor of the Isle of Shipwrecks for nearly a generation, his duties being to superintend the lights, of which there were two, one at either end of the island, to see that the lifeboats were in readiness for every emergency, to maintain the patrol of the long beaches, and to afford assistance to the shipwrecked.

On this desolate, storm-swept island a mere speck in the ocean, had his children been born, and his good wife died. Of the children only Christine, the youngest, remained with him. The others were all on the mainland, doing well every one of them, he emphasized with manifest pride. But "Kirsty" had no thought of leaving him, he added, giving her a quick glance of inexpressible love.

As for Kirsty, she had received an excellent education ashore, spending the winters in Boston, and the summers on the island. She loved literature, music, art. Her nature responded to the refinements and advantages of the most cultured society, and yet, at the bidding of filial devotion, she sacrificed them all that she might share her father's lonely lot, having no other society than that of his staff of men, varied now and then by the advent of some unfortunate castaway whose ship had gone to destruction in the breakers.

Of course Blake did not learn all this at first. It came to him bit by bit, and more through his own observation than through any actual telling.

With an equanimity that surprised himself he settled down to the simple routine of life. He could never have believed it possible for him to be content without the daily newspaper, the frequent mails, the telephone, the telegraph, and all those modern conveniences which have converted existence into such an unsparing scramble.

He had brought a trunk full of books, and Christine's shelves held many which he had never taken time to read, so there was no lack of mental food of admirable quality.

Then he found a great deal to interest him on the island. He visited the lights, and made friends with the keepers, who soon learned to talk freely to him although he could not respond except in written sentences. He tramped up and down the beach with the patrolmen, studying every change of sky and sea. He joined in the seal-hunting, and did great execution with his double-barrel among the wild-duck, plover, and curlew that flocked about the ponds, and along the beaches.

But what he enjoyed most of all was the riding with Christine. Running wild upon the island were hundreds of ponies, sturdy, shaggy fellows whose history went back for centuries. Every year they were rounded up, and the pick of them sent to the mainland for sale.

A score had been broken in for the use of the staff, and mounted upon two of these Blake and Christine would gallop over the island, running races with each other, or chasing the herds that pastured in the thick grass of the sheltered localities, and scampered away panic-stricken at their approach.

In her trim riding-dress, with the natty naval cap secure upon her wavy brown hair, her cheeks glowing from the vigorous exercise, her eyes radiant with the joy of life, Christine made a lovely picture to whose charm Blake was by no means insensible.

No thought of love had been suffered to distract his mind as he fought his way to the front through the crowded ranks of his profession. His association with women had been very slight, and now that he was by so strange a sequence of circumstances, thrown into daily companionship with this beautiful girl, a new world seemed to open to him. He counted those hours lost that were not spent in her society, and seized every opportunity of being at her side.

When first they rode she had perforce to do all the talking, while by look and gesture he made shift to respond, but presently they learned the finger language, and were thereby enabled to converse with more freedom.

Christine loved the island, despite its many repellant features. The awful power of the ocean held her unwearied admiration. One morning, after a wild storm had blown itself out during the night, she and Blake rode along the shore. As far as the eye could see, the tremendous breakers were careering over the sand-bars, and thundering upon the beach, which seemed to quake and quiver beneath their overwhelming onset.

"When they are like this," she said, with a shy glance at her companion, "I always think of that verse in the Bible which speaks of the 'raging waves of the sea foaming out their own shame,' so many lives have been lost amidst these cruel surges."

She had all the lore and legends of the Isle of Shipwrecks by heart, and, with Blake as her absorbed audience, retold in her naive way, the troubled and tragic experiences of the Baron de Lery and Sir Humphrey Gilbert, the Marquis de la Roche, Master John Rose of Boston, and others who had in turn made futile efforts to colonize the lone, spirit-haunted island. Nor did she forget the moving legends of the Pale Lady with the Bloody Finger, of the Silent Solitary Regicide, or of the heroic priest who voluntarily shared to the death the stern lot of de la Roche's convicts.

Increase of days brought with it growth of love, and there were times when Blake, considering the future, and passionately craving to pierce its obscurity, felt as though his reason would totter on its throne, the toils that enmeshed him seemed so pitilessly unbreakable.

As for Christine, her manner, at first expressive of sympathetic interest, had developed into frank comradeship without a hint of sentiment. Her father held the chief place in her life, then came her household duties, which were always faultlessly performed, and such margin of time as re-

mained she was quite ready to give to Blake.

But as the weeks went by, he realized clearly enough that the limits of their intimacy were straitly set, and that he must not venture upon any trespass.

"How cleverly she maintains this footing of mere friendship!" he bitterly reflected. "She is a glorious woman! Oh, God, if I were only myself again, would I not be proud to kneel at her feet, and beseech her to share my life?"

Despite his mental turmoil, Blake showed encouraging signs of betterment in health. His slight form grew fuller, his nerves regained their normal tone, and all cloudiness disappeared from his mind, until at last, save the powerless tongue, he seemed thoroughly restored.

With the passing of summer the weather, which had for the most part been unusually fine, took a decided change for the worse. Storm followed storm in rapid succession, and there were whole days when bewildering fogs so enswathed the island that even the experienced patrolmen dared not venture far off their beats. After every storm a thorough search was made for wrecks, and more than once the indifferent waves threw at the feet of the searchers unmistakable evidence of a fresh addition to the ever-lengthening roll of those who "unknelled, uncoffined and unknown" had met their doom on the Isle of Shipwrecks.

One wild day, when the snug shelter of the Station, with a pipe and a good book had been more to Blake's taste than breasting the boisterous wind, a patrolman, breathless and excited, appeared at the door, announcing to the Governor:

"A wreck, sir, just off the West Light."

Without a word the old man put down his pipe, and proceeded to get into the oilskins and high-topped boots that he always wore in dirty weather.

Blake, welcoming so good a reason for facing the unruly elements, went after his heavy mackintosh, and, as he returned with it, Christine, her eye expressing a degree of concern that strangely thrilled him, asked gently:

"Are *you* going out, too?"

He smiled gaily and waved his hand as though to say:

"Why, of course, you surely wouldn't have me lounge by the fire when there may be work to be done.

And went out into the storm with a lightness of heart and a bounding of the pulses that he had not known since he set foot upon the island.

It was a fearful day. The evil spirits credited with haunting this ocean graveyard were surely holding high carnival. Not content with carrying the salty spray clear across the island, the wild wind tore up the sand, and flung it in showers into the faces of the men, who with difficulty protected their eyes from its blinding attacks.

Side by side with Mr. Macgregor, and bending low that the peak of his cap might shield his eyes, Blake silently ploughed through the heavy sand. There was no chance for conversation even though he had not been voiceless. The fury and roar of the gale forbade all efforts at speech.

Led by the patrolman, they came to the point whence the wreck was visible, and at once were struck by an extraordinary feature of the disaster. The vessel was a large three-masted schooner, which had been caught by the storm and driven before it upon the lee shore. The sea was breaking everywhere as far as the eye could reach, so that it seemed impossible for any craft to hold together, yet the schooner, aground upon a sand-bar, not only kept intact, but, although the huge breakers raised their hissing heads high above her bulwarks, not one of them fell upon her decks. In the midst of that hell of waters, she apparently bore a charmed life.

"It beats a'," muttered the Governor, shaking his grizzled head, perplexedly. "It's no just canny," while Blake, brushing the sand from his face, wondered if his eyes were playing him false. As they watched in wonderment, the schooner, lifted by a monstrous billow, cleared the bar, and drove further in shore. Yet the mystery continued, or rather deepened, for, not only did the sea become smooth ere it reached her, but she left a shining track behind!

Brought to a final halt by a bar that no

billow could bear her over, she was now near enough for the men on board to become visible, and Blake saw that they were making preparations to throw themselves upon the mercy of the waves.

"The poor fellows!" he said to himself. "It's an awful risk. But it seems their only chance."

Clinging to chests, hatches, or fragments of spars, the sailors committed themselves to the boiling surges which tossed them this way and that in cruel sport, recking nothing of their love of life.

Pressing as close as they dared to the water's edge, the Governor, and his men stood ready to help the unfortunates if ever they came within reach of their grasp. Blake took his place in the line. He had not the strength of the others, but he could not stand aside when there was such work to be done.

"It may be verra deeficult. I'm thinkin' ye'd better keep back," said Mr. Macgregor in a tone of kindly remonstrance, yet with an approving look in his deep-set eyes.

But Blake shook his head with decision, and moved a little nearer the foam.

A moment later the first of the castaways showed through the surf, and at the Governor's call: "Now, my men, haud fast, and get him to land," the men instantly joined hand to hand, and the farthest of them out, shoulder deep in the smother, seized the poor fellow just as the retreating wave strove to snatch him back, and passed him into safety.

Hardly was this accomplished, than another appeared, and so the good work went on until a large part of the crew had been thus rescued.

Then came a pause in the procession. The men broke ranks to rest a little, and Blake moved aside. He was in an unwonted state of exaltation. Christine's significant words and look, the glorious work of saving life, the delight of foiling the merciless elements, had united to make him a new man. For the moment the shadows were altogether lifted from his life.

The inspiration of the instant was full upon him when he caught sight of a dark form rolling helplessly in the snowy surf, and, without waiting for the others to assist, he darted in after it. Putting forth all his strength, he fought his way to the man, laid hold of him, and turned shoreward.

At that moment a great boom, broken from the schooner, was borne in upon the crest of a billow, and struck him down upon the sand.

When his senses returned, he was conscious of soft hands being pressed against his face, and the voice that had come to be the sweetest upon earth for him, murmuring brokenly:

"You're not dead, my darling. You cannot be. You must live, or my heart will break."

His head lay in her lap, and she was thus shielding him from the storm by her own slight frame. Such exquisite happiness thrilled him at her words that he could not resist the impulse to pretend unconsciousness a little longer that he might hear her repeat them.

Then he opened his eyes, and looked into hers, as she leaned over him:

"Thank God," she cried, "you're not dead," and in the ecstacy of her joy she bent and kissed him full upon the lips.

What happened next who shall explain? Was it the wild excitement of the storm, the intoxication of rescue, the blow from the boom, or was it the mighty power of love?

Reaching up, Blake threw his arms about Christine's head, and, drawing it down to him, said with passionate emphasis:

"Thank God, indeed, not only for my life, but for your love!"

The lost faculty had been restored to him in that moment, and his happiness was complete.

On taking count it was found that the entire crew of the schooner had been rescued, so that there was no tragedy to darken the general rejoicing.

The explanation of the strange phenomenon in connection with the wreck proved simple enough after all. The captain had ordered oil to be flung upon the waves in large quantities, and it was this which prevented them from breaking over the vessel.

The shrewd old Governor showed little surprise when Blake asked him for his daughter.

"Ay, ay," he replied, nodding his shaggy head sagely. "Ye love my Kirsty. I canna blame ye. She's sic a bonnie lass, and I'm not sayin' no tae ye. But ye maunna tak her frae me just yet. I'm not long for this world, ye ken."

In the impatience of his love, Blake would have carried Christine off forthwith, but she was no less firm against such a proceeding than her father, and he was fain to possess his soul in patience until the following spring.

By that time he was once more in the full tide of professional prosperity, and the future lay all bright before him.

The winter months sped swiftly by, and with the spring Christine and her father came to Boston, where the other members of the family had their homes. A blissful honeymoon in Europe followed a quiet marriage, and through the happy years thereafter Blake grew ever more grateful for the check in the current of his life which sent him to the Isle of Shipwrecks.

THE GOD OF THE ABITTOBEE

AN ADVENTURE IN THE GREAT SWAMP

BY JOSEPH P. ROWLEY

IT is no easy task to get "Whitewater" Marsden to yarn; but when he does—well, you can sit close and listen.

Professor Halidene and I were camped in a little hollow off the portage between the Big and Little Cedar Lakes. It was about ten o'clock at night and rather chilly. A good log fire blazed, and by its light we were filling in our notes and sketches taken during the day. The Professor, a little, dried-up man, sat with his back against a birch tree, his knees drawn up to his chin, and never pausing in his rapid writing. I, having finished, had put by my note-book, and having lighted my pipe and settled myself comfortably between the roots of an old pine stump, waited contentedly until the Professor finished his work. It was his invariable custom to have a smoke and chat after his day's work, during which we arranged our next day's programme. I felt rather sleepy, but it would have been a mortal insult to have gone to bed just then; for he was as crabbed and particular as an old maid, and it was no unusual thing for him to keep me talking until twelve or one o'clock.

At last he closed his book, fished out his pipe and tobacco, and settled down in his seat.

"Doctor," said he, "by the nature of your remarks you lead me to suppose that this man Marsden is something out of the common. But why 'Whitewater'?"

"It's a name given to him by the raftsmen and drivers on the rivers because of his skill in running rapids in his canoe. But he has a dozen other names. Hardly a tribe of redskins in this country but has given him a name of its own. However, he is generally known amongst the settlers as "Whitewater" Marsden, although he is a surer man with the rifle than with the paddle."

"I should wish very much to see him," remarked the Professor; "a man with his opportunities would, no doubt, be a very well of information."

"Yes," said I, "if you could get him to talk."

"Money! my dear sir, money!" said the Professor, slapping his pocket. I had sometimes noticed this vulgar manner of his, a certain air of conviction that money was all and everything, and it now gave me an inward satisfaction to be able to put him down, for once in his career.

"If ever you meet Marsden," said I, "which is not very likely just now, I would caution you against attempting to buy him. Professor Bardon tried that last year, and the result was that he went on his expedition without the services of the best guide in Canada."

"Hem!" said the Professor, "and where is this Marsden now?"

"Hard to say," said I, "no one ever kept track of *him*. He may be a mile away or three hundred."

There was a pause, and we puffed at our pipes.

"If you should meet Marsden and wish news," I repeated, "I caution you that none will ever be got out of him by a show of money. He is no ordinary trapper or riverman. Whence he came is quite unknown. Even his real name is in doubt. It may, in truth, be Marsden; still, I have my doubts."

The Professor seemed to take my advice rather sulkily, so I changed the subject.

"By the way, is it not strange that no news has been received from Bardon? He has been out over a year now."

"Not at all strange," said the Professor,

"he has only four guides. Then he is altogether away from civilization, and would certainly not be inclined to spare a man, even to send us news of his whereabouts. I should imagine now," continued the Professor, calculating, "that he would be somewhere near the south end of the Abittobee. I envy him, I must say. His object, however, was only to explore the western shore of Lake Abittobee; the other side, that great mysterious swamp country, which no man has ever penetrated, remains yet unexplored. It will remain to us, my dear doctor, to throw in a flood of light on a country which to-day is less known than the Dark Continent itself!"

The Professor was now in his element, and spoke as enthusiastically as if the journey was already over, and, paper in hand, he was bowing and smiling before the Royal Society.

"It's a big undertaking," said I.

"Certainly," said he, "but mind you, between ourselves, not so big as it looks. What are the chief obstacles? Bah! Indians? The country is at peace. Impossibility? I never saw a swamp yet that could not be traversed. What then? Nothing! I would start at once but for the fact that we have to meet Bardon. However, the delay will be but short."

He spoke confidently, as if all his life had been spent in the wilderness and amidst swamps. In fact, however, this was his first trip in the forest, and even now we were barely two days' march from civilization.

"With a few good men," continued the Professor, "and this man Marsden would be just the man we want. What manner of a man is he?"

"Well," said I, "I once rendered a small service, a very small service, to Marsden; but, as I told you, he is a peculiar man and values a service more by the way it is proffered than by its worth. I have therefore a more intimate knowledge of him than most men. He is a magnificent specimen of manhood, over six feet in his moccasins, with a great breadth of chest, and as active as a cat. Do you remember when we stopped at the One-Horse Tavern, remarking the immense piece of iron lying in front of the door, in fact, serving as a doorstep?"

The Professor nodded assent.

"Well, the door is always barred at night with a heavy iron bar. When the fire occurred there two years ago, Marsden happened to come along, and he picked up that piece of iron as if it weighed only a pound, and hurled it through the door. It carried everything with it. His stength is an unknown quantity. It took two men with crowbars to get that iron out again; and men, mind you, who think nothing of lifting a barrel of pork or sugar. There are no three men on the border who would willingly face Marsden."

"A most remarkable man," said the Professor, opening his eyes very wide, for he had seen the piece of iron mentioned, and was filled with a profound respect for the man who could juggle with such a weight.

"I have mentioned his shooting, but he is really very wonderful with the rifle," I continued, "and when you add to that a bronzed, handsome face and eyes like an eagle's, you will at once perceive that I am speaking of no ordinary man."

"Doctor," said a deep voice at my elbow, "have you finished?"

We both jumped to our feet at the unexpected sound, and at that moment a figure moved noiselessly forward and stepped into the circle of fire-light.

"Marsden!" I exclaimed, grasping his hand, "where in Heaven's name did you spring from?"

"Why, you see, if you build a fire within a few feet of the only decent portage between two lakes, you can make a safe bet that you will have visitors."

"Sure enough," I rejoined, "and none more welcome than yourself. But is it not strange that we should have just been speaking about you? This is Professor Halidene, 'Whitewater'; anxious to make your acquaintance."

"My dear sir," said the Professor, eagerly, "you are the very person I wished to meet! This is fortunate, fortunate in the extreme. We were just discussing a project of extreme importance, my dear sir,

of vast importance to science. With the exploration of the west side of Lake Abittobee by Professor Bardon, and our contemplated exploration of the east side, or great swamp, Professor Bardon—"

A dark look came over Marsden's face, and in a singular tone he repeated the name.

"Yes," said Professor Halidene, "Richard Bardon, as you are aware—".

"Is dead!" said Marsden, slowly.

We sat down astounded at the news.

"Dead!" repeated the Professor, mechanically.

"Dead," said Marsden, coolly, "and his scalp and that of Ashton's is drying in front of Yellow-Hammer's wigwam."

"Yellow-Hammer! Yellow-Hammer!" the Professor said, still too stunned to do aught but repeat.

"Chief of the Bull-Heads," continued Marsden, nursing his rifle. "It is strange, doctor, the number of times I have had that scoundrel under my rifle and could never let loose on him without losing my scalp; but," he added significantly, "it is impossible to suppose that it will always be so."

"Surely, surely," said the Professor, recovering a little, "there must be some mistake! Professor Bardon! Richard Bardon, the eminent—"

"There is no mistake about a corpse," said Marsden, shortly, "the man is dead and that is all there is to it. He was warned, too, before he ever started."

"But, my dear sir, there is no war," urged the Professor, "the Abittobee country is perfectly safe, perfectly—"

"Yes," said Marsden, grimly, "as safe as trotting around a powder magazine with a lighted torch!"

I made a sign to the Professor to say no more, for I saw his questions and manner were annoying Marsden.

"But the guides, 'Whitewater,'—Bardon had guides," I objected.

"Montagnais!" said Marsden, in deep disgust, "Montagnais! The man was doomed before he ever started!"

I could hardly repress a shudder, "My God! Marsden, not betrayed!"

"They are not dead," he answered, briefly.

We sat silently for a while, gazing into the fire, the Professor looking at me appealingly; but I knew Marsden too well. Amongst the many wild customs which he had imbibed in his wanderings amongst the Indians, was their habit of extreme reticence, and a profound disdain for an idle tongue. So I sat and smoked my pipe and said nothing for about five minutes. To the Professor all this was inexplicable, and I could see him wriggling around in his seat, fairly boiling with impatience

"Whitewater," I began, "how did it happen? Did you see the bodies?"

"On the left bank of the Abittobee," said Marsden, "two bodies, Bardon's and Ashton's. I knew them because I met Bardon at Mariwaki a few days before he started on his last trail. I refused to go with him at the time."

"On the *left* bank!" exclaimed the Professor, brightening up somewhat, "then there must be some mistake. Bardon was exploring the west side, so he could not have been killed on the eastern bank. That is clear!"

Marsden smiled contemptuously and said nothing. Clearly he had no very exalted idea of Professor Halidene. But I began to scent something extraordinary, and waited patiently for Marsden to explain.

"Doctor," said he, "you and this other gentleman, who thinks men can't be killed on one side of a lake as well as on the other, you two were chums of this Professor Bardon's, were you not?"

I answered, "We are part of his expedition, and destined to complete his work. To no one have you a better right to speak than to ourselves."

He continued gazing into the fire and said nothing.

"Marsden," I said, struck by his silence, "there must be something peculiar about his death. We are men, and will not shiver at words."

"It is not that, Doctor," he answered, "you are wrong. His death most likely happened like any other in the bush—bullet, knife, or tomahawk. Nothing strange about his death, but his burial—that, I allow, *was* strange!"

We sat wondering what would come next.

"Do you remember, Doctor, when I met you two years ago up at the 'Hibou?'" said Marsden.

I answered in the affirmative, somewhat surprised at the turn in his narrative.

"You had old John, the Huron, guiding you, and a drunken old villain at that. You remember him?"

"Certainly," said I, "he was the most clumsy guide I ever had. He lost all our kit and we had to turn back."

A smile flitted over Marsden's face.

"Not the first outfit he lost," said he, "but I saw him with a brand new pair of your moccasins on the day after you left; so I guess your kit wasn't so far astray, after all, doctor. But what I wanted to remind you of was the tales he told you. He was a fearful liar, was John, and the way you and that college chap who was with you took down his yarns as gospel truth made me laugh. The only yarn which you refused to believe was, strange to say, the only truthful one he told you."

Marsden was now speaking gravely and with solemnity that puzzled me. Besides, what had old John and his (now to me) absurd yarns, to do with Bardon's death?

"I don't remember the story you refer to," said I.

"He told you how, long ago when he was young, he was out with a hunting party up around Lake Abittobee, and paddling home to camp one night he saw the 'heap big devil' that lives in the swamp, and its roaring nearly frightened him to death."

"Marsden!" said I, a sudden chill coming over me, "what in Heaven's name can you mean! *You* surely would not indulge in the silly practice of "'taking in" a greenhorn. If not, then you fill my whole frame with horror and dread."

"Doctor," he answered, solemnly, "I am about to tell you the most extraordinary thing that ever happened to me, ay, or to any other living man; and it is God's own truth! You, at least, know me. Listen to me and you shall hear no lie."

He paused for a few moments and then commenced the following remarkable tale, which both the Professor and I have written in our note-books, and on comparing them, found to be alike:

"Commondo and I," began Marsden. "You know Commondo?" said he, breaking off and looking at me. I nodded. Commondo was a well known Algonquin chief and Marsden's hunting partner. "Commondo and I had been hunting away up north of the Abittobee. We came in by way of Hudson's Bay, and were so far up that the Bull-Heads hadn't the slightest notion of our being up there. We had been doing fairly well for about six weeks when a runner came in from the Algonquin tribe, wanting Commondo to come back at once. Yellow-Hammer, the Bull-Head sachem, had been offering big bribes and had held several meetings with the minor Algonquin chiefs, urging them to join in and dig up the hatchet against the pale-faces; and half of the tribe was wavering. The friendly chief had sent in a runner secretly to get Commondo back, assuring him they would put obstacles in the path of the negotiators and keep things back until he arrived. Commondo was riled, I can tell you. Next to myself, there's no man loves the Bull-Heads so much as Commondo. He just tightened his belt and started. We made arrangements to meet to-morrow at the 'Pickanock.' That's three months ago."

There was silence for a few minutes, and out on the lakes we could hear the loon calling, and the wind rustling the treetops. I placed a few more logs on the fire, and Marsden resumed:

"After Commondo left I did some thinking and decided to strike out west for the Nascoupee country and finish the season there; because if Yellow-Hammer was digging up the hatchet and striking the war-post, it would be a good idea for me to be in a position to strike in when the trouble began. I was on fairly good terms with the Nascoupees, but never with the Bull-Heads. The only dealings I ever had with *them* was through the rifle.

"After three days I got well over the upper Bull-Head country, and struck the Big Moose River, which is the boundary line between the Bull-Heads and Nascou-

pees. I was keeping mighty wide awake, I can tell you, for you can never trust a redskin. On the second day I lay in ambush and saw several parties of Nascoupees going down the river. That, I thought rather peculiar, it being the hunting season, and they should be going up north and east, instead of south; but I knew to a certainty that something was wrong when I saw three canoes full of Montagnais,with their head chief, One-Plume, passing down. And then all became clear as day. Yellow-Hammer was working like a beaver to pull all the tribes together, and he had secured the Nascoupees and Montagnais. No doubt all the warriors were collecting at Yellow-Hammer's village and holding a big pow-wow. That made things interesting, so I lay quiet and thought it out. To go north was impossible; west would be just running farther into the hornet's nest. To go east I would be skirting right through the whole Bull-Head country and would still have a long journey on foot through a mighty rough country. No; my best plan was to strike out right down south through the Bull-Head country to Lake Abittobee. There would be no lack of canoes there, and by taking one at night I might get ten or twelve hours' start and could laugh at every 'red' in the country. My idea was to travel at night and lie close during the day. Besides, on my way through I would pick up enough signs to know if they meant fight or not. Then, too, when I got south of them, with good cover to fall back on if hard pressed, I would leave my mark on a few of them just to let them know I was out and that the Government was on to them."

I smiled at Marsden's anxiety for the Government. His well known desperate character and love of adventure, and his deadly enmity to the Bull-Heads, were well known and discussed in every fort and loghouse along the frontier. He saw my smile and hurried on.

"Well, I never had such an easy time in an enemy's country before. I was fairly disgusted. They were all hurrying down towards the outlet of the Big Moose River, and they seemed to have lost their eyes. Not but that I covered my trail well, but the country fairly swarmed with Bull-Heads, Nascoupees and Montagnais, and they almost walked over me. An Algonquin squaw would have done better. So I did not have a solitary brush with any of them, and three weeks later, just at daybreak, I came out on the little wooded bluff that overtops Yellow-Hammer's village, right on the shores of the Abittobee. I lay there all day and watched them, and you never saw such a swarm. They held a big meeting in the open air because the Council Lodge was too small to hold them all, and of course Yellow-Hammer wanted to offend none. I can tell you I felt sore when I saw a party of Algonquins come in. Not many of them, but still some, and that's a disgrace Commondo will find hard to wipe out. The sight of those Algonquins changed my plans at once. True, there were only a few of them, but the whole tribe might yet come in, and if they did—well, the quicker I got out of there and spread the news along the border, the fewer white scalps would be lifted. I should have trusted more to Commondo, but I took no chances. Too many women and children along the border now, it spoils everything."

Marsden was silent for a while, and sat gazing thoughtfully into the fire.

"I have told you all this just to show you how I came to be on the east side of the Abittobee; for that night I borrowed a canoe that lay on the beach (I had my choice of a hundred) and I made a start. My only way was to paddle away all night and lie close during the day, following the east side. Ten miles fom Yellow-Hammer's village the big swamp begins, and I knew that when once I reached there I need only keep a watch towards the lake, as no one ever enters the swamp. As I had started rather late, I only made about twenty miles when day began, so I ran my canoe in under a bank with overhanging bushes and lay quiet."

"You did not venture into the swamp?" asked the Professor.

"Well, I did walk around a bit, but did not go far. You can't go far there. Here

and there you strike a firm piece of footing, and then, all of a sudden, you go up to your waist in mud. Wagh! it is a terrible place! Nothing but balsam and cedar and muck and snakes. I was mighty glad when it grew dark again and I could push out. I had a perfect cover and could paddle as fast as I liked, for the trees along the swamp, casting their shadows out on the water, left me a rim of darkness to paddle along in. It was a fine night, with a full moon, and very quiet. I had gone about five miles, going at a good pace and keeping one eye out on the lake, when I spied something that made me pause, it looked so out of place. Right along the bank and about a hundred feet in length was a rocky platform, square and flat as a table. Now, I had never before seen rocks there, and I don't believe there is another all along that side of the lake; but what surprised me was the look of it. It came right straight up out of the lake for about two feet, just like a wharf, and was polished like marble. It ran along for about a hundred feet and then went down straight as a die. I stood up in the canoe and could see that it went back about sixty or seventy feet, but it was too dark to see rightly. I pulled my canoe into the bushes at the end of the rock and stepped out. I wanted to have a look at that place. It was simply an immense flat rock, dropped, as if from the sky, into the swamp. I skirted around the back part and by and by saw something interesting. Near the centre of the rock was a fine large path leading into the swamp, beaten down and as hard as a road in the settlements. I walked a few yards along it, but it was too dark to see anything, and to tell the truth, I wasn't feeling quite easy. It's a well-known fact that no one lives in the Abittobee swamp, and who made that path and what lived there made me feel queer. I came back to the platform and went around to the far end, but the trees grew right close to the rock there, and I could make nothing of it. I stood there puzzled and a little mad, for I hate to be beat. It seemed as if I was losing my hold of things in general, and could make nothing of signs that should be plain to a greenhorn from the settlements. At last I made up my mind to go, and come back some day and clear that business up; so I gave a look out towards the lake, and what I saw made me jump! Not more than a quarter of a mile away and heading in for the platform were seven canoes, full of Indians. A man who passes his life amongst Indians and wild beasts in the wilderness, thinks, and thinks quickly. To put out in my canoe would mean certain capture and death. I drew back into the bushes. If they were coming to that rock it must be to camp and pass the night, and they could scarcely fail to see my tracks. But what brought them over to that side of the lake was the puzzling thing. They were not after anything, for they kept out in the open and were paddling quite easily, as if the deadliest rifle on the frontier were five hundred miles away. I could do nothing but keep well under cover and wait. They stopped about fifty feet from the rock and then one of the canoes paddled up to it. I could see old Yellow-Hammer in the bow, and my surprise was complete. They came right up to the platform and Yellow-Hammer stood up and looked all around, just like a cat. Then he muttered something to the two warriors with him, and stuck his paddle into a chink in the rock to steady the canoe. The other two heaved something out on to the rock. It was white and fell with a soft thud. I looked a second time and my blood just boiled. It was the naked body of a white man. They threw another ashore and then pushed off and joined the other canoes. The second body fell face up and slightly turned towards me. The moon shone full on its face, and I knew it. It was that of Bardon!"

"Good Heavens!" I exclaimed, sick with horror.

"Bardon! Richard Bardon! Impossible!" cried the Professor, grasping Marsden by the arm.

The latter shook him off and went on quite calmly:

"The other man's face I could not see, but I made no mistake that it was Bardon's chum, Ashton. Both were scalped.

The Professor covered his face with his

hands and groaned: "God deliver us! Poor, poor fellow! What a frightful fate!"

"Yellow-Hammer pushed back to the other canoes and waited. By this time I was mighty interested, and though I am seldom at loss in redskin ways I made certain I was going to see some uncommon deviltry. Something unusual was going to happen, and you bet it did! They waited for about five minutes, and then Yellow-Hammer said in Bull-Head: "The Great Manitou of the Bull-Heads sleeps! My young men will awaken him!" and he tossed an arm in the air. All the warriors whooped until you could hear them a mile away. By and by the chief waved his arm again, and again they whooped. Then I heard a curious sound. Maybe, doctor, down in the settlements you have often heard an engine panting up a steep grade?"

"Yes," said I, astonished at the question.

"That's as near as I can describe the sound," said Marsden. "It came from away back in the swamp, and seemed to come up mighty fast. Then I could hear a low grunting and growling like thunder, and by and by out on the platform came the most fearful lookinig animal that I have ever seen, or that the Lord ever allowed on earth. I have travelled all over this country and shot everything from a carkajou to a grizzly, from a musk-rat to an Indian, but never did mortal man see such a brute before!"

The Professor's face was all puckered up with excitement and his voice was hoarse as he exclaimed:

"Describe it! Speak! Good God! are you dumb?"

Marsden pushed him back into his seat with a displeased look.

"Be quiet, little man, be quiet," he said, sternly, "you seem as fond of the animal as old Yellow-Hammer. Try to hold yourself like a man and not a squaw!"

"Mr. Marsden," cried the Professor, pleadingly, "*will* you describe it? Doctor," continued he, trembling with excitement, "ask your friend to describe it. *He* is not a man of science. It can do *him* no good to keep the matter secret. I swear he shall get full credit—full credit for this most wonderful discovery! But describe!"

Astounded as I was by Marsden's story, I could scarcely keep from laughter at the Professor's pitiful state.

"Perhaps if you give him time, he will," said I.

Marsden looked at the little man curiously, and went on:

"It was about twenty-five feet long and broad in proportion, with an immense tail and an enormous head, shaped like a crocodile's. Its body was all covered with scales. It came right to the front of the platform and craned out over the water, its mouth open and its great teeth glistening like ivory. I began to feel that I was in a mighty bad spot. Never having seen an animal like that before, I didn't know but that it might have a stronger scent or better eyesight than other wild beasts; and if it had, why the quicker I got out of there the better. I knew now why the bodies were brought there and that I would have a few minutes to spare before that cursed brute began to nose around. I never thought quicker in my life! I crept slowly back into the bushes, making no noise, because the redskins were close enough to hear any sound. If I could get a hundred feet or so back into the bush I could wait until the Indians left and that brute went back into the swamp. I had hardly gone ten feet before I began to sink, and sink rapidly. I tried another direction and then another, but it was no go. I was fairly cornered. The water was too deep to wade in, and to swim would betray me at once. I was corralled as nicely as any man ever was. I made my way back to the line of bushes and took up my old position. It was just as well to keep that brute under my eye as not. He was standing near the edge of the rock, glaring out at the canoes, and those red imps of satan were praying away to him like sixty. I could hear that old devil, Yellow-Hammer, who has scalped more whites than any six redskins in this country, praying to it to help them in the coming fight, and telling it all the feasts he was holding in its honor. Amongst other things he promised it was my scalp, and I had to smile when I

thought how mighty near the truth he was. But that brought me back to business, and I sat in the bushes and thought out a plan, if I should need one, keeping my eyes on the brute all the time. By and by it got tired growling at them, and it began to nose around the far end of the rock. Its head and shoulders were in the darkness, but it seemed to have struck something nice, for it began to let little squeals. By and by it began to go slowly around the platform, rooting up the ground as it came and sniffing loudly, and then I understood in a flash. It was on my trail!

"I can tell you, Doctor, I felt mighty shaky, and I don't deny it either, but as I had already formed a plan, I was pretty cool and didn't get excited. When it came to the path leading from the swamp it seemed kind of puzzled and halted. I remembered I had stepped on the rock just there, and that had kind of thrown it out. It went back again, and after growling a while began to come around once more. Then I determined to act. It was impossible to suppose that it would be thrown off the trail a second time, and I had no notion of allowing it to see me. So as it came around to the corner, and just before it turned towards me, I plumped a shot under its foreleg. Doctor, did you ever hear a boiler bursting? The bullet rapped against its scales just as if it were an iron plate, and it stood and roared until I thought the whole earth was breaking up into little pieces! The Indians were simply paralyzed for a few minutes and sat in their canoes like statues. But old Yellow-Hammer and his braves know the crack of my rifle as well as they do their own, and with a shout of 'Ta-va-shiche!' ('White-water') they paddled like lightning for the dark shadow of the trees. In less than a minute there wasn't one to be seen! But you bet they didn't lose their heads! They knew I must have a canoe, so they divided and paddled half each way, in case I should try to steal away along the bank. However, my first business was to get rid of that brute, and I didn't want to kill it either, for that would have spoiled my whole plan, which was not only to get rid of the animal, but fool the Bull-Heads, too. The great brute was still roaring once in a while, and tearing up the swamp in patches. I crept as close to him as I dared, and, without making a noise, threw my rifle in the path ahead of him. He simply jumped on it, and you should have heard him tearing the stock to splinters and crunching the barrel!"

"Threw your rifle to him!" said I, in amazement, "were you mad?"

"Not quite," replied Marsden, with a smile, "then I threw a piece of a root farther down the path. It was a mighty risky business and I took big chances, but my scalp was feeling mighty uneasy just then, and I don't deny that I sweated a while! Well, the brute started after that root and missed it, and roared awhile, and then started down the path tearing everything before it! You never heard anything like it! I slipped around the edge of the swamp until I came to the place where it had been standing. The ground was torn up as if a plough had been at it. I took off my coat and tore it into pieces and threw the pieces all around and a few down the path, rubbing them well with mud. I can tell you I was in a hurry, too, and didn't lose much time, although I couldn't afford to make any noise. Then I turned over the stump of a small balsam tree that was torn up, and standing on it, I sprang upwards and caught hold of the branch of a tree. Taking care not to break any branches, I swung myself from tree to tree until I was a good fifty feet away, and that's a lot in a thick bush; if ever you try it you'll know! Did you ever try to climb a balsam, Doctor? No? Well, don't! The branches grow as thick as peas in a pod, and it took me about five minutes to get as far up as I wanted. But I had fine cover; so I fixed myself as comfortably as I could and waited. I'm hanged if that cursed brute didn't come back again! It came raging up the path, worse than ever, and squealed out over the lake until I was almost deaf! It must have found the pieces of my coat, for it guzzled and growled and tore around for quite a while. I just sat there and smiled to myself, for if I had left any trail it would be pretty well washed out now, and not all the redskins from the Gatineau to Hudson's Bay could find it. Coming on

towards daylight it went off into the swamp and I didn't see it again, although I heard distant rumbling sounds which I think must have been the old boy nursing himself. The Indians were mighty cautious about landing, for you know, Doctor, they count that wherever I am is a mighty unhealthy locality. But an hour or so after sunrise they gradually crept through the bushes until they could see one another across the platform. One of them passed under my tree crawling like a snake. At first they must have thought that I had actually followed that brute into the swamp. You should have heard their cries of wonder and admiration. There's nothing an Indian worships so much as boldness. But when they came to my torn coat and the pieces of my rifle you would have thought hell was let loose. They jumped and whooped until they were tired. The 'Whitewater' was dead, and the Great Swamp God had eaten him! I don't blame them for shouting, for it's a fact that I have been a sore thorn to them this long time. Old Yellow-Hammer made a speech, and a kind of funeral oration, in fact, over me, and offered up thanks to the Great Manitou. Then they collected the pieces of my coat and rifle, and embarked. They pulled my canoe up and cachêd it in the bush and paddled away. I waited over an hour before I came down, for it doesn't do to be too sure with redskins, but they were gone sure enough. Of course they had taken my pack and even the paddles of the canoe, but I soon trimmed myself one, and as I had no provisions I determined to take chances and paddle on during the day."

Marsden stopped as if he had finished and had nothing more of importance to say. The Professor, who had been lying in wait for him, note-book in hand, now assailed him with a torrent of questions, sometimes begging in the most abject tones for impossible answers. Marsden treated him very good-naturedly and seemed to regard him now like an overgrown child, and the Professor received a geat deal more information than I expected.

"You must have had a tough time for grub, 'Whitewater,'" said I, when the Professor was satisfied.

"No," answered Marsden, "but a mighty poor variety! Mostly swamp partridge. But I had to take to cover a couple of times to keep out of the way of parties of warriors going up the lake. When I got to the foot of the lake, I cachêd my canoe and made a bee-line through the bush to the Hudson's Bay post. Leslie, there, lent me a rifle and a few things until I could get to the Pickanock, and he sent out runners to warn the settlers. Yellow-Hammer will get a mighty hot reception if he comes south. The Bull-Heads always said I was a devil, and when they see me again they will be sure of it now. Won't Yellow-Hammer be disappointed! Mark my words, Doctor, I'll have a brand-new name amongst the red-skins after this, or I don't know them," and he laughed heartily.

"You will stay with us to-night, 'Whitewater?'" said I.

"Part of the night," he answered, "I'll have to be moving pretty early."

The Professor grasped his arm:

"My dear sir, I would not dream of losing sight of you!" he exclaimed. "You *must* come with me! What! the greatest discovery of the nineteenth century to be dismissed in a few words! No, sir! I would not lose sight of you for a million of money! Not for a million!"

"What does he mean?" inquired Marsden, lookinig at the excited little man.

"Mean?" shouted the Professor, "I mean that you shall go with us!"

"Where?" I interrupted, seeing the angry look on Marsden's face.

The Professor stamped his foot.

"To the Abittobee, sir! Where do you think?" he continued in the same voice. glaring at me.

"Impossible," said I.

"*That* for your Indians!" cried the little man, snapping his fingers, "*that* for your Bull-Heads. I will never leave this country until I have seen that animal!"

Marsden looked at him approvingly, and with a kindly glance.

"The little man has pluck," he said, "and that, mind you, is a lot. Now, with Commondo and I, and yourself, doctor, who

can handle a rifle somewhat, we might convoy him up and let him take a peep at old Yellow-Hammer's god. I'm not saying it isn't dangerous, but it might be done. It sticks in my mind, too, that I would like to have another turn with that brute when no one is around. Not now, of course, but say in six months' time, Doctor, and I'm your man!"

I shook my head in great doubt, but the Professor was actually in a rage, wanting to start at once, or in a week, two weeks, a month! He begged like a child, but Marsden remained unmoved, and finally the Professor had to be satisfied. Marsden made arrangements to meet us six months hence at Maniwaki, and advised us to go back to the settlements and keep quiet until then. The Professor did not go to bed that night, and early in the morning he walked over the portage with Marsden to bid him goodbye. Never was a fond mother so anxious about her only boy going forth to battle, as the Professor about Marsden. At the last moment he clung to his hand, and I fancy even now that I can hear 'Whitewater's' deep laugh as the Professor implored him not to run into any danger, and begged him in the name of science to be careful of his health!

CANADIAN OVER ALL

(A New National Anthem)

DEDICATED TO THE CANADIAN CLUBS OF THE DOMINION

When our fathers crossed the ocean
In the glorious days gone by,
They breathed their deep emotion
In many a tear and sigh,
Tho' a brighter lay before them
Than the old, old land that bore them,
And all the wide world knows now
That land was Canada.

Then line up and try us
Whoever would deny us
The pledge of our birthright,
And they'll find us like a wall.
For we are Canadian, Canadian forever,
Canadian forever, Canadian over all.

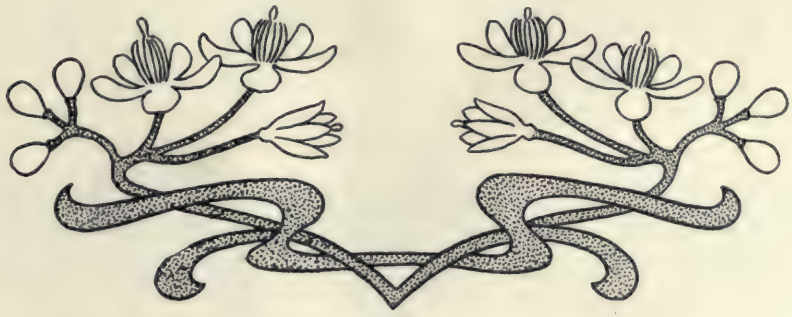
Our fathers came to win us
This land beyond recall,
And the same blood flows within us
Of Briton, Celt, and Gaul.
Keep alive each glowing ember
Of our sireland, but remember
That we are Canadian
Whatever may befall.

Then line up and try us
Whoever would deny us
The pledge of our birthright,
And they'll find us like a wall.
For we are Canadian, Canadian forever,
Canadian forever, Canadian over all.

Who can blame them, who can blame us,
If we tell ourselves with pride
How a thousand years to tame us
The foe has often tried?
And should e'er the Empire need us
She'll require no chains to lead us,
For we are Empire's children,
But Canadian over all.

Then line up and try us
Whoever would deny us
The pledge of our birthright,
And they'll find us like a wall.
For we are Canadian, Canadian forever,
Canadian forever, Canadian over all.

—WILLIAM HENRY DRUMMOND.



Tariff Facts That Persist

FACTS are more forceful than argument, and they are more persistent. To all the arguments, for example, advanced from time to time in favor of free trade, the most effective answer is to point out really existing facts, against which no mere theory can stand. Two instances of this have occurred during the past few weeks.

British Columbia lumbermen are finding their industry so seriously interfered with by the free importation of lumber from the United States that many of the mills have been compelled to close down. The lumber industry has long been known as one of the most important in the Pacific province, with the vast natural resources, but unscrupulous competition from American manufacturers is gradually bringing about its ruin. If the British Columbia mill wishes to send its output across the line it meets a stiff tariff wall, but the American lumber enters British Columbia duty free, and can be sold at dump prices. Protests against this unfairness have been made for some years and were repeated at Ottawa only a few weeks ago.

The other case is that of a chemical manufacturing industry at the Soo. Its two chief products are subject to duties of $4 and $5 a ton when entering the United States, but both are admitted into Canada duty-free. It is only a matter of business that this firm, which has been using Canadian raw material and thus developing our natural resources, should now be announcing its intention to remove to the other side, where it will have protection in the American market and, at the same time, free entry into Canada.

Against such practical facts as these, showing the actual workings of our present tariff, what theortical free-trade arguments can hold fast? And such forcible facts will persist until a remedy is provided.

Newfoundland Says, "Not Yet"

THE wooing of Newfoundland goes slowly. The present is not the time for proposing, and the island colony has as much as said so. For the last two or three years the matter of confederation has been talked of, and interest has for various reasons been renewed in it this spring; but now that Canada is willing, Newfoundland is not. The Premier of the colony says it is "on the crest of the wave of prosperity;" the two chief industries, the fisheries and lumbering, have been successful, and the revenue is buoyant. As a result, the people have no desire for a change.

Newfoundland enjoys her independence. She makes her own laws, and is free to

drive commercial bargains with both her neighbors, Canada and the United States. This is really the key to the whole situation. She finds her half-way position very convenient, for her vast resources of sea and forest are in double demand, while her trade is invited on competitive terms. Thus she has just passed a measure granting to an American syndicate a practical monopoly for twenty years of the fish and cold-storage business, and the invaluable bait supply; and monopoly though it is, it will be of benefit to the island, because the industry will be developed as it never was before. But it reduces by so much the present chances for closer relations with Canada

There is a hint for Canada in the figures of Newfoundland's import trade. The island's importations from the United States are annually increasing, while those from Canada are decreasing. One reason for this is that the United States buys more in return than Canada does, and another reason is that the Americans have a trade agent on the ground who is constantly directing attention to the American market, while Canadian interests are unrepresented. These things all go to show that if Canada wishes to round off an advantageous confederation she must pay her attentions more energetically.

The Demand For Reciprocity

IT is plain to those who are in touch with the situation in Canada, that a reciprocity treaty, a trade treaty, or other reciprocal legislation upon trade relations is no longer desired by Canada. This country is now attracting the people, the wealth, and the enterprise required in its development. Markets for surplus products have been established; imports are readily obtained at closely competitive prices; and the policy of building up our manufactures by conservative tariff regulation is proving to be the most effective aid to progress that can be given.

In the opinion of a Canadian senator: "If the United States desire better trade relations with Canada, or even a continuation of the advantages they enjoy in our market at present, a substantial reduction in their tariff in favor of Canadian products is the only course that would be regarded by Canada as a favorable indication on their part of a desire to treat Canada fairly on the lines of trade intercourse."

It is evident that the United States are beginning to realize the true state of public opinion over here. A New York commercial journal recently expressed itself as follows: "We have driven Canada to a policy of independence, and we are gaily helping her along with our people, our wealth, and our enterprise. We have only to continue this policy a little longer and we will be forced to the realization that we have deliberately thrown away our best market for manufactures, and our third best market for all our exports. To preserve this market we have no need for a reciprocity treaty, or a trade treaty, or concurrent legislation upon trade relations; we have only to throw open wide our markets to the natural products of Canada, and our inter-trade will become so great that reprisals upon our manufacturers would have little or no advocacy."

Canada's New Courage

THIS is our busy time" is the notice which Canada now displays to the world. Our national boast has been, until recently, that we were in "our growing time;" but the new word now is *Busy*. It means that we have given over the pleasing, but rather idle contemplation of our national resources, which other people have been developing, and have instead taken to doing things. We are getting busy—and that is always a better sign than day-dreaming.

It is fitting that a great country should beget courageous enterprises. Canada has long enough had its little schemes; the day of larger undertakings has come, and national enterprise has taken a new turn. Two recent measures, which mean much to the country's future, show that our legislators have grasped this fact. The National Transcontinental Railway and the Soo Guarantee are two of the largest industrial schemes to which a young country has ever committed itself. Our parliaments are growing courageous; they are giving proof of the new spirit of doing things, for these are daring enterprises that betoken a new day.

The political coloring which has unfortunately been given both of these enterprises hides something of their real importance. Viewed impartially and strictly from an industrial standpoint, they seem full of significance for Western Canada and Ontario, particularly. A new transcontinental railway has been arranged for on terms that for the first few years will involve the country in a heavy expenditure, but will represent a permanent outlay so small as to count for comparatively nothing. The Government guarantees the bonds on the western section for seven years, and for the same length of time gives the eastern section rent-free; after that it has no more responsibility for the first section, and for the latter it will receive 3 per cent. per annum for forty-three years on cost of construction. In the Soo enterprise, the Ontario Government guarantees a loan of $2,000,000 to aid in the re-establishment of the varied industries at Sault Ste. Marie. If after their reorganization these industries prove successful, the loan will be repaid in two years, and if they fail ample security is provided in certain Algoma properties.

It is quite true that both these enterprises are open to political criticism; there is an element of risk connected with them, and they are somewhat complicated in their terms. But as business schemes, it is difficult to see any serious impropriety in them. If the two experiments prove successful they will be fully justified by the results and the risk meanwhile is no greater than a reasonable faith in the country's resources makes feasible. They are daring enterprises, but they show that Canada is nowadays doing things, and they will, among other benefits, prove effective advertising for the country.

Is it Rich or Not?

WHEN spies are sent to look out a land of promise, and they disagree in their reports, what is to be done about it? Are we to take the favorable or the unfavorable verdict? That is the question now confronting Canada, and the land in doubt is the Peace River country, in Athabasca. The spies who have heretofore gone up to examine that country, some of whom have been settlers, have given glowing reports of its fertility and industrial possibilities, and some parts of it have been supposed to be among the richest in Canada. But another spy, under Government orders, went north last year to more carefully explore the region, and instead of confirming the general impression he brings back a report of quite another color. Mr. Macoun says it is not a fertile country, and will never attract a tide of settlement such as that in Manitoba and the southern territories.

To have a nation's great expectations thus rudely shaken was, of course, unpleasant, and a lively discussion in Parliament followed the recent publication of the report. The question now is, which is right —the *pro* or the *con?* Canada evidently prefers to believe the former. Honesty and sincerity must be granted to Mr. Macoun, but it is claimed that his investigations could not have been sufficiently thorough, for some portions of the country, notably the Peace River Valley, are already settled and others are known to be fertile. The real facts probably lie, as usual, midway. Its northern situation will very likely limit the capabilities of the region, yet there certainly are areas highly suitable for settlement and at least fairly profitable cultivation. Indeed, Mr. Macoun admits as much.

The question is of importance because the Peace River country is one of the regions which will be opened up by the new transcontinental railway. There is another side to it, too—what effect this report and its subsequent discussion will have upon further immigration, particularly from the western states. It is feared by some that intending settlers will be discouraged from coming. But there does not seem to be any reason for believing this. The tide of settlement has as yet hardly turned toward the "farther north country," and there are meanwhile immense areas in Saskatchewan and Alberta awaiting the newcomers. And even when these are filled up, prospective immigrants to the Peace River country will examine the ground for themselves and will not take Government reports as final. Mr. Macoun's remarks need not at all be taken as a dose of national bitters.

Less Money for Our Tickets

IF cheap rates on the railroads were permanent instead of only occasional attractions, twice as many people would travel. That is one of the claims made by the agitators for reduced railway fares; and another is that with the railway traffic as fully developed as it now is, the people who already travel should be given the benefit of a cheaper rate. This question has been freshly brought to notice by a demand made in the House of Commons that one of the roads asking for new legislation be required, as a condition, to give a two-cent passenger rate.

A reduction from three to two cents a mile on all Canadian roads would no doubt be as much welcomed as two-cent postage was; and as Parliament has the matter of railway rates under its control, the change could easily be made. But it will not be made just yet. Some of the lines operating in Canada are prosperous enough to justify a reduction, but there are many other lines running through comparatively new country, on which traffic is necessarily light, and it cannot reasonably be asked of these lines that they make the same sacrifices as the former. A standard applicable to all would perhaps be difficult to decide upon. The State of Michigan has a law that a two-cent rate shall be given by all roads which have earnings of $3,000 a mile, or more. Some such principle as this might well be adapted to the Canadian roads. The two-cent rate through southern Ontario, for example, is as reasonable as in New York or Michigan,

and it is a reform that the public will soon demand from all the roads. In the northern parts of the province it would manifestly not be feasible.

Crime in the Dominion

NOTWITHSTANDING the great increase in foreign immigration during the last two years crime in Canada has been kept at a minimum, and even shows a slight numerical decrease. This makes an excellent showing compared with United States prison returns, which indicate a large rate of increase.

The report of the Minister of Justice says: "It is a subject of deep regret that one-eighth of the total number of convicts are mere youths who have already reached the grade of criminality that involves penitentiary treatment. The continuous contact with professional criminals obliterates any self-respect or sense of shame they may possess, and in a few years they are discharged—bereft of reputation or ambition—to swell the ranks of those who regard society as their enemy, and therefore their rightful prey. The environments and influences of a penal institution are not ennobling, and lads who are yet in the formative period of their character should not be subjected to its contaminating influence if other treatment be possible."

With regard to management and discipline, the prisons of Canada are perhaps second to none; but in efforts to reform and rehabilitate the criminal, we have been distanced by several countries, especially Switzerland.

An important improvement will be made when something is done to help the struggling ex-convict to regain his lost footing and become a good member of society.

Electrical Smelting in Canada

THE commission which went to Europe under the leadership of Dr. Haanel has returned, after investigating the various processes employed in the electrical smelting of iron.

The process which commended itself to the commissioners as the cheapest and most practicable for Canada, was that employed by Ketter, Leleux & Co., at Livet, in south-eastern France. This firm has four electric furnaces in operation. Several weeks were spent here in observing the manufacture of pig iron. Information was also gathered regarding the amount of electrical energy required.

It is thought that pig iron can be manufactured by this process at a cost of not more than $10.50 a ton, which is considerably less than the present cost in Canada. If the process can be successfully applied here, we may expect great things in the Canadian iron industry.

Saving the Past for the Future

IN the midst of new projects it comes as somewhat of a contrast to be reminded of an enterprise whose special field is the days that have been. Yet the Ontario Bureau of Archives, whose first report was made a short time ago, has a work to do, which, while it may not appeal to the busy man of affairs, is yet important.

Our great concern in this day of action is undoubtedly with the present and the future. We cannot afford to live in the past, and in the industrial sphere, particularly it is disastrous to study old methods to the neglect of new conditions and their demands. Men of vision, not retrospection, are the men we need to-day, and our nation is to be built by workers, not by students of history. At the same time there is a value in the past, bearing vitally upon the interests of the present day. If not so much to the business man, yet to the statesman, legislator, and social worker, the records of the past are of inestimable importance. While the mass of the people very rightly concern themselves with the problems and affairs that face them with each new day, there must always be a few whose special concern it is to study and preserve the records of local and national history, and put them in a form accessible and applicable. Neither an individual nor a nation ever attains to so high a standard, but profit may be had from a knowledge of past mistakes or an acquaintance with former methods.

The Ontario Bureau of Archives has therefore a useful place among the provincial institutions. It leaves the busy men to their work of nation-building, itself contributing by the collection of data. Its official duties are to gather records of local history and to winnow out from the mass what is really important. Ontario, the old Upper Canada of former days, has much material of this kind, and to know what it is worth will be a practical form of stock-taking.

The Great Lake Fisheries

THERE is one direction in which the United States has proved weaker in protective policy than Canada. The various states in the vicinity of the Great Lakes have recently refused legislation to protect the Lake fisheries, which are now in serious danger of depletion. The fishery laws of Ontario are very strict, but while Canadian fishermen have been restricted in their operations, the freest and most reckless methods have been followed on the southern shore, quite unchecked. The fish have no boundary line, and numerous American poachers are equally indifferent to it. As a result the herring catch on Lake Erie has fallen from 3,000,000 pounds in 1899 to 400,000 pounds in 1903. So apparent has been the annual falling-off that a joint commission was appointed not long ago to investigate. This commission agreed upon a basis of action, which was recommended to the various legislatures; but there it ended. The Ohio Legislature, controlling the south-shore fisheries of Lake Erie, refused to pass protective measures, evidently influenced by the fish trust, and the abuses will most likely continue as before.

It is as regrettable as it is strange that states which are in other respects so fully committed to the principle of protection should be so regardless of it in its simplest form. Their policy as concerns the Lake fisheries is a short-sighted one, and Canada shares directly in the loss thereby sustained. The fishery resources of the Great Lakes, if properly husbanded, are of great value, but Canada's careful regulations are vitiated by her neighbor's indifference.

Canada as a Literary Field

WHILE we have in Canada acres for the settler and scenery for the tourist, we have also almost unlimited material for the writer. There are few countries in the world which have greater literary resources, as yet very imperfectly developed, out of which a national literature might be produced. Few countries can furnish material both for factories and novelists, in such variety.

It is worth noting that many of the best books of travel, fiction, and nature-study, which have been published during the past ten years, have had their scenes laid in Canada, while the historical novels have for a much longer period drawn upon our Canadian history. At the present time the best work in the nature and out-of-door class, so popular of late, is being done by writers who have taken much of their inspiration from Canada. Various circumstances combine to give this prominence, such as a rich history, a wealth of incident, a wide scope of country, and varied phases of nature. The great Northland is a mine of material for both the explorer and the writer, and furnishes most fascinating reading. A well-known novelist said a few years ago, that there were enough incidents centering about our Canadian lakes, forests, prairies, and coasts to supply material for scores of writers, and that our literary resources were as rich as our industrial.

This being so, what prevents the more rapid production of a national literature? Chiefly two things—the lack of the writers and the lack of literary appreciation by the people. There have been not a few Canadian writers of the foremost talent and merit, but most of them have, sooner or later, removed to other countries where their work has been better rewarded. We have the material here, but it will not be put in book form until the public more warmly shows its appreciation of native genius and Canadian themes. While we wait for the men who are to write the books of the future, let us cultivate the habit of appreciation.

The Stream of Immigration

THE indications seem already sufficient to warrant the prediction that the rush to the Canadian North-West will exceed that of 1903, which so far holds the record in Canadian immigration. A slight falling off during January and February was due to unusually severe weather. With regard to immigration from the States, a new drawback may be experienced in the alarm felt by Americans at the great stream of immigration from over the line.

It is stated that settlers are passing through the most desirable free lands in the United States to reach Canada, and also that the movement has assumed too large proportions to be calmly tolerated.

These American settlers have an experience, and a ready, intelligent grasp of the situation, which places them in strong contrast with the foreigner, who has to be trained and taught to assimilate.

Nearly four thousand European immigrants entered the Dominion by way of Halifax alone during part of March. These were far above the average who land at American ports of entry. The Philadelphia *Public Ledger* says: "Canada is wont to complain that she is buffeted by fate, is a step-daughter of the British Empire, the victim in all controversies, but in gaining new citizens she is leading the world—not in quantity, but in quality."

A Problem of Citizenship

THE following estimate was recently made by the *Wall Street Journal* with regard to the effect of illiterate immigration upon the standards of citizenship in the United States. With a large foreign population pouring into our country, the subject promises to become of interest to Canadians:

"Instead of the recent immigration from the southern part of Europe leading to increased criminality and ignorance, the statistics show that these immigrants are less liable to become a burden upon the public, and are less addicted to crime than those from northern Europe. The illiteracy among persons born in the United States of foreign parents is much less than among those born of American parents, which shows that the danger of immigration on the side of ignorance is much less than had been supposed.

"From these considerations it is not reasonable to conclude that the time has yet arrived to put up the bars against immigration. The demand to do so comes chiefly from those who would be glad to create a monopoly of labor in the United States.

"If there is not a demand for the labor of these immigrants, they soon find it out and stop coming. When there is a demand for them they arrive in large numbers. The problem is largely one of distribution."

A Good Market for Canada

THE tour of the recently appointed trade commissioner to Japan through a number of Canadian cities has again directed attention to our opportunities in the far East.

The following are a few of the products which might with profit be exported to Japan: flour, cured meats, fish, paper and pulp, cottons, woollens, rubber goods, sewing machines, plated ware, nails, wire, hand tools, lumber, furniture, pianos, organs, hides and leather.

The Japanese are already considerable buyers of these articles, and a little well-directed effort might lead to greatly increased trade with Canada.

Japan is at present in the midst of great social and economic changes. The progress made during the last few years has been marvellous. Old customs are rapidly disappearing before European ideas and manners. At one time they used scarcely any furniture, such as we are accustomed to, requiring neither chairs, tables, nor beds. The Japanese have always shown a ready appreciation of European music and musical instruments, which has created a good market for these.

There is also a considerable demand for bicycles, and, with the rapid adoption of European inventions, the market for all such commodities promises to constantly increase.

The effect of the war upon trade with Japan will, no doubt, be to increase the demand for most goods, especially food stuffs. Trade will, of course, be uninterrupted, since there is no war in Japan.

NOTES

Miller & Richards, type-founders, of Toronto, are reported as about to erect a five-story building in Winnipeg.

The Canadian Pacific Railway is clearing the ground for its new hotel and station in Winnipeg.

A large anthracite mine is said to be opening up near Banff, B.C. This mine, which is reported to produce a hard coal equal to that from Pennsylvania, expects to supply the country from Winnipeg to Vancouver.

A vein of crude oil was recently struck on a farm about six miles from Dunnville, Ont. A local company in drilling for gas, which abounds in this district, encountered the oil at a depth of eight hundred feet. A flow of four barrels per day of excellent quality was obtained.

Two immense freight sheds will be erected in Winnipeg by the C. P. R. The buildings will be 1,224, and 603 feet long, respectively. These and the offices in connection will give to Winnipeg the largest individual railway yards in the world.

An investigation of the output of the Canadian Klondike was recently made by Mr. J. J. Rutledge, who estimates the total amount of gold shipped south from Dawson at $125,000,000. This is based almost entirely on the value of express packages sent to San Francisco for the American mint. Not a grain of this quantity was taken from the Alaska camps. The following remarkable fact was noted, that the gold output of the Klondike is increasing.

The Iowa-Lillooet Dredging Co. have for some time been operating a dredge in the Fraser River near Lillooet. For ten days in succession, working two ten-hour shifts, the company extracted from the bed of the river an average of forty ounces of gold, or $1,000 per day. ,

Statistics relating to the production of wheat in Manitoba show that this province raised fifty per cent. more wheat per acre than Dakota or Minnesota. One-fourth of the wheat lands of the North-West would be sufficient to furnish three times the entire wheat supply of Britain.

The huge remains of a mammoth were recently discovered by gold hunters on Quartz Creek, Yukon Territory. The tusks and skull were well preserved and almost intact, together with three ribs. The bones were dislodged from the frozen gravel by the aid of steam. It is expected the remainder of the skeleton will be found nearby.

Newfoundland is forging to the front as a lumber country of great promise. Exports in this industry have increased from $13,335, which was the value in 1897-8, to $240,699 in 1902-3. It is expected that the cut for the coming season will be nearly 35,000,000 feet.

The beekeepers of Elgin County have passed a resolution condemning the policy of the Ontario Government in bonusing the beet sugar industry while neglecting the interests of the beekeepers. These produce a food superior to sugar, not to mention the utility of bees to the farmer and fruit-grower in the fertilization of blossoms.

POINT OF VIEW

For the President's Chair

WHO the next President will be is the topic of greatest concern to the United States people just now. The fact that it is a topic recurring every four years does not at all detract from its interest, and double exercise is given to the national imagination by the uncertainty, first, as to who will be nominated. Half the battle is fought when the two men who are to run for White House honors have been finally decided upon. This year an added touch of liveliness was given by the campaign of W. R. Hearst, the New York yellow journalist and multi-millionaire, who announced his desire to run for the presidential chair, backed by unlimited funds. He proposed, in short, to buy his way to office, and preposterous as it was, his self-nomination was not without support. The Hearst boom, however, was not taken seriously by the country and the selection of candidates was proceeded with as usual.

The hope of the Republican party rests upon President Roosevelt, whose popularity with the masses raises him to the position of almost a hero. His enemies are the machine politicians, who would prefer one of their own kind in office, but Mr. Roosevelt's hold upon the popular fancy, at least of his own party, is too strong to oppose. The Democratic choice has not been so certainly defined. Mr. Bryan's day is gone, and while numerous nominees were named by some of the individual states, the first man to receive anything like general approval was Judge Parker, a New York jurist of repute. It is expected that his nomination will be confirmed in June, and if so his supporters are hopeful of carrying his own state at the polls. New York is the critical state, and it looks now as if it is to furnish both of the presidential candidates.

The Cause of Peace in Europe

A FEW years ago the prophets were foretelling a long and terrible period of war in Europe, the result of which would be nothing short of universal upheaval. The map of the continent was to be completely changed, old powers falling and new ones rising to dominate the world in future years. The prophets now have another tale. For many a year the prospects for peace in Europe have not been so good as they are at the present time, though in Asia a war is raging which in times gone by would already have involved some of the European powers.

The reasons for this more cheerful prospect are the new agreements between a few of the leading nations. An alliance between France and Russia, in force now for several years, was not thought to be a guarantee of peace, but rather otherwise; but France's *entente* with Great Britain was a decided step in advance. To have all differences between these two nations settled by a court of arbitration is a distinct gain for the cause of peace. And now France has made terms with another power. President Loubet has concluded an arrangement with Italy, which provides a satisfactory settlement of several long-standing disputes between the two countries, and France and Italy are now in the most friendly relations. Popular feeling in both countries heartily approves of the action thus taken by the two governments.

It is thus very apparent that France has changed since the days of the great Napoleon. Instead of being the war-maker of the nations she is now the peace-maker. Her influence is strongly for peace, and that she has been able to conclude such favorable agreements with three other powers advances considerably the likelihood of European peace. The outlook is also

brightened by the improvement in the situation in the Balkans, where, at least temporarily, quiet has been again restored. Russia's aggressiveness is the only unpleasant feature at present, but Russia is always an uncertain quantity.

A Clever Trade Scheme

ENGLISH business firms have at least one clever move to their credit whose ingeniousness compares with that of their American competitors. During the past year or so we have heard so much about the American capture of the British markets, that for variety's sake, if for nothing else, it is pleasing to hear that an original and enterprising scheme has been conceived and put into effect for the extension of British trade. This new scheme is none other than a floating exhibition of British manufactures which is to be sent to every part of the Empire. An Atlantic liner has been chartered, and fitted out with samples of English manufactures of all kinds. The steamer calls at various colonial ports and the exhibition of assorted wares is viewed by business men who may prove future customers. The idea of the exhibition is to acquaint such business men with the variety and excellence of British manufactures, with the hope of encouraging more extensive trade relations with the Mother Country. The first port of call on the programme of the exhibition is Halifax, then St. John's, Newfoundland, and perhaps Quebec or Montreal; the steamer will then sail to the West Indies and South Africa, eventually visiting all parts of the Empire.

Whatever may be said of the probable results of this new departure, whether Canada will or will not be thus induced to deal more largely with England, the idea is to be commended as one of shrewd enterprise. The English manufacturers have proved themselves capable of meeting trade facts bravely and ingeniously. But Canada will find this floating exhibition worthy of attention from quite another standpoint. If it works out successfully why should not Canada make a similar experiment, on a smaller scale? We need just such advertising among our sister colonies and other countries, and a travelling exhibition of our resources and products would do something to bring more trade our way.

Protection in Great Britain

THE fact that Mr. Chamberlain's tariff programme is not being carried out amid the acclamations which marked its commencement does not prove that his labors are the less effective. His efforts are now being employed in the endeavor to strengthen and solidify his party. He is being supported in this course by the Premier, who realizes the necessity of holding together until such time as protective principles have had time to be assimilated by the public mind.

This unimpaired political relationship testifies to the close sympathy between the two on the tariff issue. In fact, his co-operation with Mr. Balfour shows Mr. Chamberlain's intention of placing the good of the Empire above merely personal ambition. On the other hand, Mr. Balfour's attitude shows his desire that the new policy shall have an open field and a fair trial.

It will be remembered how promptly Mr. Chamberlain came to the rescue when the Opposition made a second attempt to force the Premier to a premature declaration. In the course of the debate which followed, Mr. Balfour again indicated that he adhered in all respects to his Sheffield speech. Mr. Chamberlain also explained that he had no wish to raise the fiscal question at present, and that he would continue a supporter of the government.

Mr. Chamberlain's strength is indicated by the fact that the Liberal-Unionist council were unanimous in deciding to reorganize on the basis proposed by him, in spite of the Duke of Devonshire's hostile attitude. The leaders of the Unionist party have clearly become supporters of his proposals, and it is doubtless merely a question of time when fiscal reform will become one of the main planks in the platform.

Insurance

Canadian *vs.* American Companies

IN the competition for life insurance all sorts of arguments for and against various companies are advanced by agents of the respective companies.

An examination of that phase which institutes a comparison of Canadian with foreign companies cannot fail to interest. It is a subject in which Canadians as a whole are concerned. They wish to know where Canada stands in the matter of life insurance. It is not only a question as to the progress of our important financial institutions, but Canadians as insurers are interested to know whether in patriotically supporting home companies, they are, by so doing, advancing their own best interests as well as those of their country.

To this question can be returned the unequivocal answer that there is nothing in the nature of the insurance business which makes it possible for a foreign company to offer any advantage that a home company cannot.

On the other hand, the insurance business of Canada is so conditioned that Canadian companies are in a position to offer distinct advantages over any foreign company. The possibility of these will be apparent from an understanding of the workings of the insurance business. In the first place, the expenses of the leading foreign companies operating in Canada are higher than those of Canadian companies.

Moreover, the Canadian companies operating in Canada only are subject to a tax on their total premium income, which is much smaller than that of any foreign company operating in Canada on their total premium income. So great is the difference that foreign companies are obliged to earn nearly 1 per cent. more interest on their total assets in order to balance the greater taxation imposed upon them. It will thus be seen that foreign companies operating in Canada labor under these two distinct disadvantages.

Have they anything to offset these? Greater returns might do it. But their returns are no greater. The result is that foreign companies in Canada require to charge more for insurance, which is equally safe with that provided by good Canadian companies. A comparison of the premiums shows the difference. *Canadian companies can afford to, and do, give insurance at cheaper rates.*

Nor is this the only advantage to those who insure in purely Canadian companies. For, while the premiums are lower, the profits in proportion to the premiums are higher.

The cheaper rates and the proportionately higher profits in Canadian companies on a solid financial basis constitute the strongest argument that can be placed before men of keen business judgment. The business people of Canada are Canadian, as well as quick to appreciate the advantages offered by home companies. They recognize that in giving their business to Canadian companies they are also helping to build up business which shall assist Canadian finance generally, and so revert to their own business.

It is no small matter that those who control such large volumes of business as are represented by insurance companies to-day should be residents of Canada. To patronize Canadian companies means to support their high officials within our own territory, and to have the advantage of the influence among us of their alert business methods. It means also increased opportunities in advanced positions for ambitious Canadians; and that, from their residence in Canada, they shall spend their money here so that all other business men may get the advantage of the additional business thus created.

THE LISZT

STYLE—A.

There is one characteristic of the LISZT PIANO which stands out prominently, that is tone ; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

It is an instrument representing the embodiment of the latest modern thought in piano construction.

The case design, reflecting an artistic colonial spirit, delights the eye of the refined, and it is the ambition of the company to maintain a high degree of excellence in beauty of design.

In Mahogany or Walnut, overstrung scale, 7 1-3 octaves, three strings, repeating action with brass flange, three pedals, double fall-board, patent noiseless pedal action, full desk.

Length, 5 ft. 3 in.; width,2 ft. 2 1-2 in.; height, 4 ft. 8 in.

THE LISZT

SHOWING ACTION

Showing the action with hammers and keys in position. They are of the very best Canadian make, possessing all the latest modern improvements.

The action embodies the full brass flange.

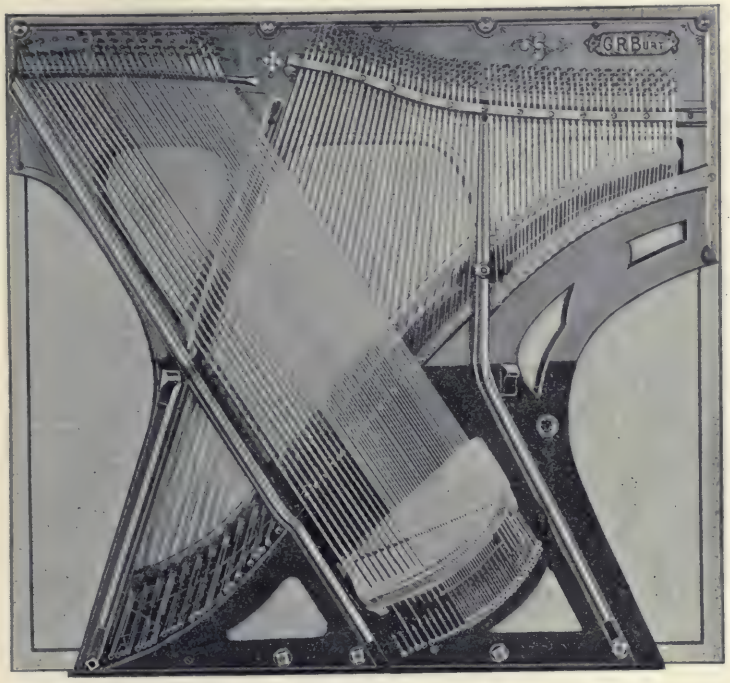
The hammers are of the best German felt.

The keys are made of the best ivory and the sharps are of ebony.

The pedal action used in this piano is a patent, non-squeakable, spring action, which obviates that disagreeable noise so often found in pianos.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.



THE LISZT

SHOWING FRAME

The frame, with heavy iron plate bolted to back, and with strings in position, also showing iron support for key bottom.

The metal plate used in our pianos is braced with a view to equal distribution of the immense strain of the strings, so that one part of the plate is not bearing more than its proportion. The improved scale ribs of iron cast on plate ensure a beautifully clear treble.

The strings are of the very best German music wire, and wound with copper in bass section.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.

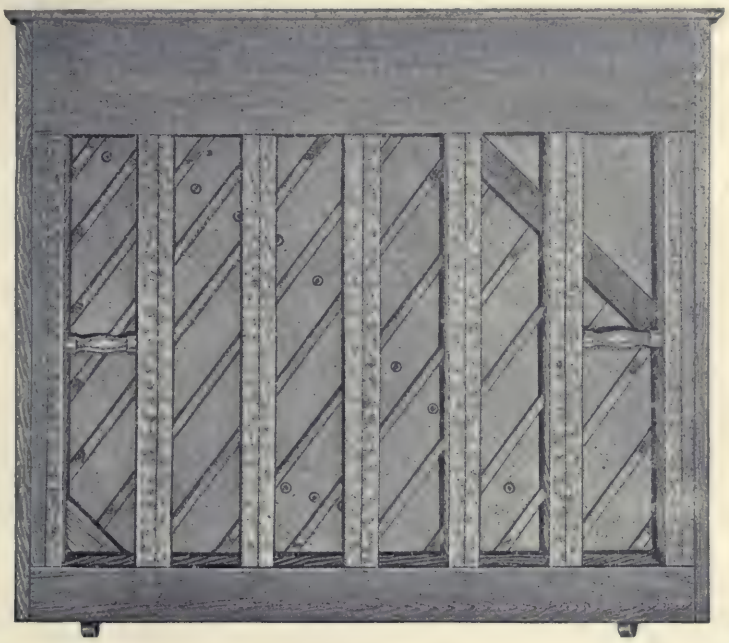
THE LISZT

SHOWING SOUNDING BOARD

The scientific ribbing of the sounding board is one of the essentials in pianoforte construction. The very best of spruce is used in our board, and both ribs and board are graduated with scientific accuracy, so as to give the required resonance at the proper point.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.



THE LISZT

SHOWING BACK

The back is made of the best hardwood and oil finished, the wrest plank or tuning pin block is glued together with layers of hard rock maple crossbanded, which thus renders splitting of wood or loosening of tuning pin an impossibility, and ensures its remaining well in tune.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.

San Francisco, Feb. 18, 1904.

GEORGE R. BURT, Esq.,
126 John Street,
Toronto, Canada.

My Dear Mr. Burt:

Replying to your letter of recent date, the Liszt Piano I purchased from you has given excellent service and it is a pleasure for me to recommend your instruments. The touch of our piano is both light and responsive, while the tone is not only rich and pure but pleasing and sympathetic. Your Pianos are well made throughout and I feel assured it is only a question of a short time when your instruments are recognized by the Canadian Public as being among the best pianos made in the Dominion.

Wishing you every success, I am,

Very truly, yours,

Louis Conturie.

(A leading musician)

The
Buntin Reid Company

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The
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Toronto

The years, as they pass, but add to the popularity of the "Queen's." Quiet and unpretentious, yet the unfailing custom has always been observed by the management of maintaining the old-time dignity of a first-class family, commercial and tourist hotel, with all the refinement and careful appointments which traditionally stamp the Queen's as one of Toronto's recognized institutions.

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27-29 Wellington St. East.

C. McL. STINSON,
LOCAL MANAGER

Telephone Main 839

Since organization, twelve years ago, this Company has paid in cash to members **$3,034,722.51**. All **withdrawals** have been **paid promptly**. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th. 1904.

To Members:

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to $768,063.43, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	844,832 68
Municipal Debentures and Stocks	190,758 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance, etc.	3,345 82
Accounts Receivable	945 99
Furniture and Fixtures	8,343 26
The Molsons Bank	201,735 25
Cash on Hand	5,470 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company**, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, G. A. HARPER, } Auditors.

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1893	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,060.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " **1903**	**2,087,977.03**	**768,063.43**	**65,000.00**

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President. V. ROBIN, Treasurer.
A. T. HUNTER, LL.B., Vice-President. E. BURT, Supervisor.
R. H. SANDERSON, Building Inspector.

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Pure Prepared Paints

Fine Varnishes and Colors

61-65 Adelaide St. West
TORONTO

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855

Head Office, Montreal

Capital Authorized	$5,000,000.00
Capital, (paid up)	3,000,000.00
Reserve Fund,	2,850,000.00

BOARD OF DIRECTORS

WM. MOLSON MACPHERSON, President. S. H. EWING, Vice-President.
W. M. Ramsay, J. P. Cleghorn, H. Markland Molson, Lt.-Col. F. C. Henshaw, Wm. C. McIntyre.
JAMES ELLIOT, General Manager.
A. D. DURNFORD, Chief Inspector and Supt. of Branches.
W. H. DRAPER, Inspector. H. LOCKWOOD and W. W. L. CHIPMAN, Assistant Inspectors.

Branches: Acton, Que., Alvinston, Ont., Arthabasca, Que., Aylmer, Ont., Brockville, Ont., Calgary, Alta., Chesterville, Ont., Chicoutimi, Que., Clinton, Ont., Exeter, Ont., Frankford, Ont., Fraserville, Que., Hamilton, Ont., Hensall, Ont., Highgate, Ont., Iroquois, Ont., Kingsville, Ont., Knowlton, Que., London, Ont., Meaford, Ont., Montreal, Que., Montreal, St. Catherine St. Branch, Mar. & Harbor Branch, Jacques Cartier Sq., Montreal, Que.; Morrisburg, Ont., Norwich, Ont., Ottawa, Ont., Owen Sound, Ont., Port Arthur, Ont., Quebec, Que., Revelstoke, B.C., Ridgetown, Ont., Simcoe, Ont., Smith's Falls, Ont., Sorel, P.Q., St. Marys, Ont., St. Thomas, Ont., Toronto, Ont., Toronto Junction, Trenton, Ont., Vancouver, B.C., Victoriaville, Que., Wales, Ont., Waterloo, Ont., Winnipeg, Man., Woodstock, Ont.

AGENTS IN EUROPE—London—Parr's Bank, Ltd., Messrs. Chaplin, Milne, Grenfell & Co., Ltd. Liverpool—The Bank of Liverpool, Ltd. Ireland—Munster & Leinster Bank, Ltd. France—Societe Generale, Credit Lyonnais. Germany—Deutsche Bank. Belgium, Antwerp—La Banque d'Anvers. China and Japan—Hong Kong and Shanghai Banking Corporation.

AGENTS IN UNITED STATES—New York—Mechanics' Nat. Bank, Nat. City Bank, Hanover Nat. Bank, The Morton Trust Co. Boston—State National Bank, Kidder, Peabody & Company. Portland, Maine—Casco Nat. Bank, Chicago—First Nat. Bank. Cleveland—Commercial Nat. Bank. Philadelphia—Fourth St. National Bank, Phil. National Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin Nat. Bank of Milwaukee. Minneapolis—First Nat. Bank. Toledo—Second National Bank. Butte, Montana—First Nat. Bank. San Francisco—Canadian Bank of Commerce. Portland, Ore.—Canadian Bank of Commerce. Seattle, Wash.—Boston Nat. Bank.

Collections made in all parts of the Dominion, and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers' Circular Letters issued, available in all parts of the world, also "Bank Money Orders" payable at all banking points in the Dominion.

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DISASTROUS FIRE

Stationery
Paper
Envelopes
Office Supplies

Full assortment for immediate delivery

We are receiving every day fresh additions to our stock.

NEW FACTORY and BINDERY in full operation.

We hope very soon to be in a position to execute all orders as heretofore.

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96 YONGE STREET
PAPER WAREHOUSE
"Queen City" Rink, Church and Hayden Sts.

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OUR SPECIAL
Blue and Black Suits

THESE are made from fine imported English Worsteds, **the celebrated Salts makes,** in a quality which is used by Custom Tailors only, namely, the **"Carlton,"** which name is a guarantee that the material is made only from the finest stock and is of pure Indigo dyes, fast color, 18 and 20 oz. in weight, in a Campbell twill finish. The suits are made up in the latest single breast sack style, trimmed and tailored equal to custom made, for which your tailor would charge you $25.00. Sizes up to 44.

OUR SPECIAL PRICE

$15.00

If your size is not in stock it will be made special to your measure.

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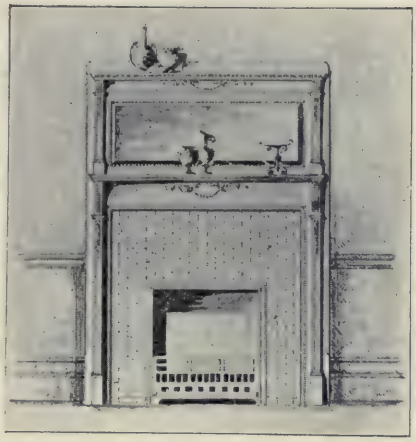

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LIMITED

COR. KING AND VICTORIA STS., TORONTO

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EMPLOYERS' LIABILITY

ASSURANCE CORPORATION

Limited

OF LONDON, ENGLAND

Capital - - - - - - - $5,000,000.00
Reserves for Policy-Holders - $836,805.00
(Independently of Capital.)

Personal Accident — Health — Liability and Fidelity Insurance.

STANDS FIRST in the Liberality of its Policy Contracts—In Financial Strength—In the Liberality of its Loss Settlements.

Total Available Resources, $6,000,000
Deposited with the Receiver-General in Canada for the Benefit of Canadian Policy-Holders, $120,450.00

GRIFFIN & WOODLAND, Managers for Canada

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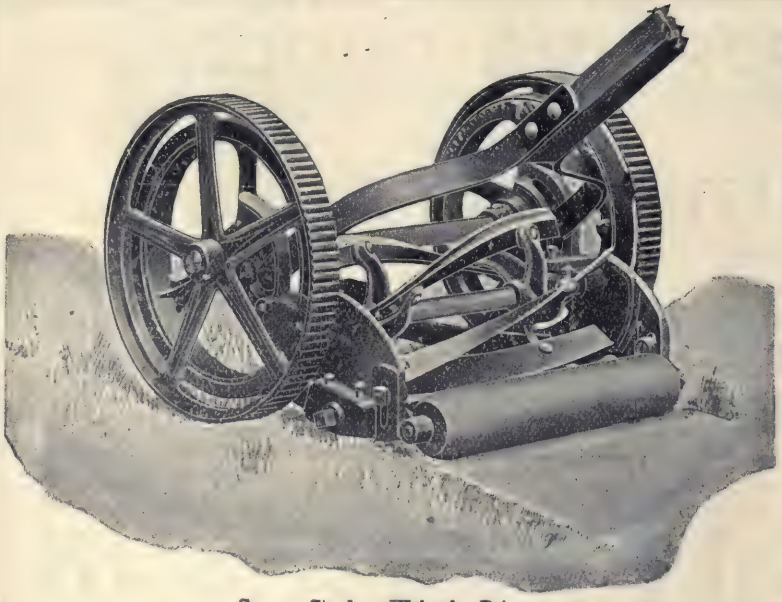
TEMPLE BUILDING - - - - - - TORONTO



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Standard, High and Low Wheel
also (BALL BEARING)

LAWN MOWERS

Garden Tools

Hoes, Rakes, Spades, Shovels, Grass Shears, Turf Edgers, Trowels, Weed Forks, Etc.

Hose

Hose Reels, Nozzles, Repairs, Splicers, Clamps, Couplings, Etc.

GARDEN BARROWS.

Lawn Rollers
Supplied to Order.

See our Stock or Write for Prices.

The VOKES HARDWARE CO., Limited
111-113 Yonge Street TORONTO

OUR announcements are not intended to appeal only to the builder of a new building, for they have the advice of their architects, who almost invariably speci'y our system, but to those who are occupying old buildings with imperfect heating apparatus. The perfect system of heating, as operated with Oxford Radiators and Oxford Hot Water and Steam Boilers, does not have to be installed during erection. It may be put into an old building with about as little inconvenience as a kitchen range.

The economy of fuel is not the principal advantage to be derived from the use of this system of heating, but also in the healthful, comfortable atmosphere, and the convenience, cleanliness and safety in operating it.

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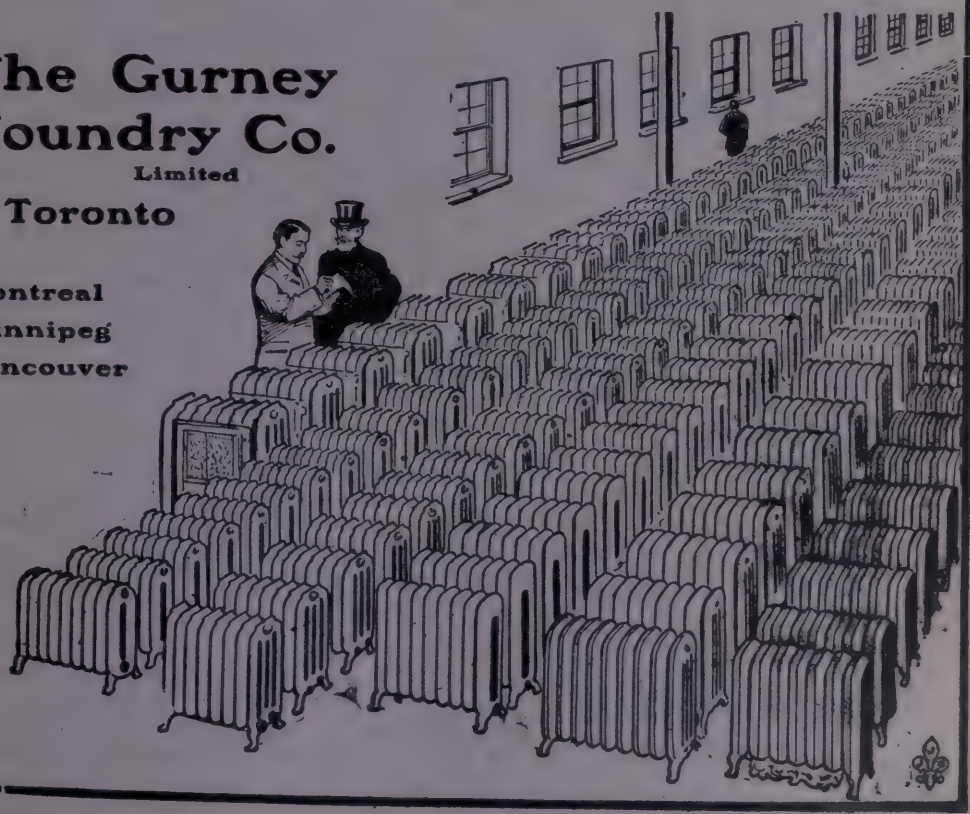

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Monthly of Canada

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AUGUST 1904

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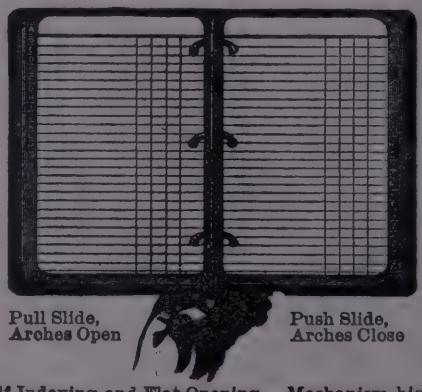

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THE NATIONAL MONTHLY OF CANADA

VOL. V. TORONTO, AUGUST, 1904 No. 2

TOPICS OF THE TIME

Showing Canada to the World

CANADA is beginning, none too soon, to "show off." The tendency to display is a common one in every-day life, and sometimes unpleasantly so; but what a man cannot safely do is often quite pardonable, and even desirable, in a nation. The doubtful modesty of Canadians has hitherto reflected itself too clearly in national affairs, and it is encouraging to note, even at this late day, that there is now a tendency to show off Canada to the world. It will no longer do to keep our national talents rolled up and hidden away.

One of the most successful attempts to advertise Canada that has yet been made is the Canadian exhibit at the World's Fair. Every Canadian visitor to St. Louis will find reason to be proud of his country, and to the thousands of other visitors the powers and resources that lie behind the display are proving a revelation. Good seed is being sown these summer months at the St. Louis Exposition that will bring forth fruit in future years. Attractive as the building and the exhibits are, there is an evident air of business about it all. Canada is advertising herself and is carrying on an active immigration canvass at the same time that she is helping to entertain the crowds.

Surely this kind of showing off is both justifiable and profitable. It has cost money, however, and a few weeks after the Fair opened one or two of our members of Parliament raised objection to the policy of thus contributing to outside exhibitions. The Government intends sending exhibits to a number of coming fairs in England and the Continent, which these would-be economists deprecated as unwise expenditure. It is safe to say, however, that few people will agree with them. An appropriation of national funds, applied to as good purpose as at St. Louis, cannot but have a beneficial effect in making Canada better known to the world. We are now at a stage where we must do some national advertising, and that economy which would not dare to spend wisely now for future profits is surely false, or at least doubtful, economy. We have been modest long enough; it is time now to "show off" a little.

Protection for Canadian Labor

SOME attention has been paid of late to a phase of the labor problem not usually on the list. Strikes continue to be of frequent occurrence, and some of considerable importance have already made the situation uneasy. But another trouble has arisen in Canada out of the alleged employment of alien laborers on the new trans-continental railway surveys. It was asserted that workmen from the United States were given preference over Canadians, and the intervention of the Minister of Labor and a special commissioner was necessary before the difficulty was settled.

It is certainly a right and proper application of the theory of "Canada for Canadians" that our own people should be given the work on professedly national enterprises. The only conditions to this would be that there should be enough to do the work, and that they were capable of doing it. Too strict enforcement of an anti-alien regulation would be unwise, but within certain limits, there can be no doubt that some such measure is necessary to safeguard Canadian public interests. But just here both the Government and some of its critics are strangely self-contradictory. The Minister of Labor has said that Canadian labor must have the preference over American; yet the Government permits American manufactures to interfere with those of Canada, with very little restriction. If labor is to be protected, why should there not be protection also of products? On the other hand, some of the Conservative papers, which are ordinarily consistent advocates of a protective tariff, have been decrying the anti-alien labor movement; yet if products should be protected, why not labor also? They seem to be halves of the same proposition, and the consistent advocacy of one implies that of the other.

The Cry for Men

IT is not only in the cities and on the railways that labor troubles are being encountered. Trade unions, with their attendant strikes, are an outgrowth of city conditions, and such a question as that of alien labor arises only where some public work is going on; but a difficulty of another kind occurs in the country sections, the effects of which are felt most keenly by the farmers. The farmer is coming more and more to be an employer of labor, and as the demand for farm labor increases, its supply seems to be lessening. In Ontario, especially, the difficulty has assumed very serious proportions, and one farming industry in particular has suffered heavy loss. Dairy farming in the western part of the province has been so hard hit that for the past two or three years the output of cheese has been steadily decreasing; and that this is due to scarcity of labor is shown by the fact that in eastern Ontario, where there is a better labor supply, the cheese output has been increasing. The dairy industry is one of Canada's best, and it is most unfortunate that the increase, which might have been general, has been retarded in half the province by labor conditions. Great difficulty is also reported from the fruit-farming sections.

A slight improvement in the situation is shown this year. The drain of the East to supply the demands of Manitoba and the West still continues; but, on the other hand, this is being partially offset by an increased immigration from Great Britain. Over five thousand persons have this year come to Ontario from various points in England. This is entirely distinct from the immigration movement to the West, as all but a very few intend settling in Ontario. Included in the number is a considerable proportion of mechanics, some of whom were attracted by the prospects of work in rebuilding burned Toronto; the majority, however, are farm laborers, and have found ready places among the farmers. The situation has thus been considerably relieved; it will be more permanently improved when the farmers adopt a more businesslike system of bargaining. Employing men only for a few months during the busy season, even at a higher wage, they find themselves short of help each succeeding spring; whereas if engaged by the year, at only a small extra cost, the laborers would be on hand when wanted for re-employment.

Making Our National Waterway Safe

WHATEVER may be the political and public opinion of the new transcontinental railway project and other transportation schemes recently proposed, there is at least one point on which all are agreed. The improvement of the St. Lawrence is a national work whose importance is self-evident. The great water highway is the key to the transportation situation in Canada, and the facilities which it provides are exceptional. Unfortunately, however, one serious drawback has retarded the

development of the St. Lawrence: navigation is at certain places and under certain conditions unsafe, and numerous disasters have marked the danger-points from the Gulf inward. Insurance rates have, as a consequence, been raised to almost prohibitive figures.

Something has been done from year to year to remedy this evil, but the Government's provisions seemed always to lack the needed efficacy. It is now announced that a more vigorous policy is to be adopted, and that the St. Lawrence will soon be as safe as any of the Great Lakes.

The most novel of the proposed measures is the establishment of seven wireless telegraph stations in the Gulf, by means of which communication may be maintained between the shore and ships passing in either direction. Work on these has already commenced. In addition, thirty new buoys, with submarine signal bells, will be placed, of a type similar to the buoys in New York harbor. In a year's time, when the dredging operations will be completed, it is hoped to have the entire channel from Montreal to Quebec lighted so as to be navigable night or day. Improved lighting from Quebec to the sea will also be considered. A lighthouse board has been formed with the express duty of looking after this department, and the Government has further decided to organize a Canadian marine fleet. These various measures will surely do much to safeguard the St. Lawrence and give it its rightful place among the world's great waterways.

What Niagara Falls Power Will Save

THE date is drawing measurably near when the great engineering works at Niagara Falls will be completed and their power made available for use. So mighty a force needs strong harness, and the works, when finished, will be a wonder second only to the Falls themselves. Meanwhile the adjacent towns are making plans for utilizing the power as soon as it is on the market. There are at least some thirty towns and cities which may be expected to become consumers of electric power from Niagara, and which are now using approximately 100,000 horse-power of steam. Toronto is, of course, most largely interested in this new source of motive energy, which will be utilized in a variety of directions. Windsor, on the west, and Kingston, on the east, are presumably the limits to which the power can be profitably transmitted.

A phase of the project not as often considered as its importance deserves, is the relation of Niagara power to the coal supply. To produce the hundred thousand horse-power of steam now being used in thirty towns of the district, an amount of coal is consumed in a year sufficient to answer the domestic needs of the same district for many years; and the saving of this enormous amount will, by so much, postpone the inevitable exhaustion of the coal supply. A recent writer in an engineering journal says that we are burning our coal extravagantly, heedless of the fact that some day the mines will be exhausted. But waterpowers, such as that of Niagara, are practically inexhaustible, and, once developed, provide both a permanent supply and a permanent investment. The awaited completion of the works at the Falls means therefore not only more power, but cheaper and more convenient power, and a very great economy of the coal supply.

Caring for the Beauty-Spots

INDUSTRY and ornament go sometimes hand in hand. Canada is devoting more of her attention to her industrial development than ever before, but that fact in no way obscures the attention which she should and does give to the encouragement of the ornamental. Niagara Falls has for many generations been Canada's greatest show-place, and now that it is being turned to industrial purpose there has been some fear that its beauty would be marred. But Niagara will ultimately prove our most successful combination of industry and ornament, for an elaborate system of park construction has been planned and is already being carried out. It is intended to convert the entire shore of the Niagara River from Lake Erie to Lake Ontario into a series of parks and boulevards, and

the immediate vicinity of the Falls will be made more than ever attractive, the power works being for the most part out of sight. The æsthetic and the commercial are to be strikingly harmonized.

Another evidence of the national interest being taken nowadays in things ornamental is the action of the Dominion Government in reserving a number of park sites among the Thousand Islands. These islands are justly famed as gems of the St. Lawrence, whose beauties have been told by both the poets and the guide-books, but the greater number of them are now private property. Just before it was too late the Government realized the need of saving a part of the thousand for the public, and having reserved some of the islands, intends now to fit them up as pleasure parks and picnic grounds. In this the Government will be following the example of the New York Legislature, which provided some years ago for a number of such public parks on the American side. It is encouraging to note that our own legislators are coming to recognize that hard work and practical industrialism are not all our country needs, but that there is a place also for beauty and play.

Better Roads for the Public

HOW to maintain good or even passable roads throughout the wide stretches of country districts is a question as perplexing in its way as how to provide needed railway transportation across the continent. In dealing with this problem the lead has been taken by Ontario, where a good roads director is employed by the Government, with a marked improvement in the public highways as a result of his labors. Nova Scotia has recently followed suit, having engaged a civil engineer to act in a similar capacity. These directors have as an important part of their duties the education of the public as to what constitutes good roads and how to build them, for it is beginning to be recognized nowadays that there is a science in road-making.

It is the indifference and ignorance hitherto manifested by the public that is largely responsible for the inferior condition of many of our roads. In a recent address, Mr. A. W. Campbell, the Ontario good roads director, showed that "the methods of road-making now generally prevailing are most wasteful and unbusinesslike, and that much better results can be had for even less money than is now being expended. In one township, for example, he said, there are some ninety road-masters, each with his own ideas of road-making, and one often undoing the plans of his predecessors. As a result, there had been expended during the past ten years upon the roads of that township some $50,000 in cash and an equal value of statute labor work, or about $100,000 in all. For this large expenditure it was apparent that no adequate results had been achieved, nor could it be otherwise until there was one system for the township."

New Ideas in Education

WHILE business is moving on apace it would be unfortunate for the country if education were not sharing in the progress. There can, indeed, be no lasting progress of national proportions, unless it includes both. In Canada there is at present much groping after light on the educational problem, but we are gradually shaping a system of our own, and have already made some important experiments in new and original directions.

THE NATIONAL MONTHLY has referred in former issues to the work of technical schools in Canada, and has shown that in this line we are working out a definitely Canadian policy, combining some of the best features of various systems in other countries. The Toronto Technical School has recently widened its scope by affiliating in a portion of its course with the public high schools, though still retaining also all its distinctive features.

A newer experiment now under way at one or two points in eastern Canada is the consolidated school system, which was described in these pages when it was first proposed. One of these schools is now in full operation in Middleton, N.S., and another will open at Kingston, N.B., in the

fall, both due largely to the beneficence of Sir William Macdonald. At each of these places the district schools within a radius of six miles have combined to support one central school, meanwhile closing their own doors, the pupils being conveyed the further distance in specially provided vans. By this concentration of forces it is hoped to procure greater effectiveness of results, and the experiment at the first school has so far proved a pleasing success.

Educational experiments are not being limited, however, to the public school system. One of the most novel of the new departures is the organization, under the auspices of the Ontario Bureau of Mines, of travelling schools among the miners. Classes are being held this summer at the mines in various parts of the province, in which instruction is given for a short time in practical mineralogy by two competent specialists. The purpose of these classes is to teach the miners the properties and characteristics of all kinds of minerals, so that they may the more intelligently assist in discovering and developing new deposits. All such attempts to raise the standing and economic value of the common people are worthy of encouragement, and may well be extended in other directions.

The Habit of Travelling

A PROSPEROUS farmer in one of the eastern provinces achieved a certain amount of fame a few years ago by his record of having until then never travelled beyond ten miles from his home. One of the members of the British Columbia Legislature had never seen a railway train until he went to take his seat in the House for the first time. It would be interesting to know whether or not there are many other such stay-at-homes in Canada, and whether their lack of travel is a matter of choice or necessity.

The travel habit may not be as general as it should be, but it has greatly increased in the last twenty years. The improvement in transportation facilities has, to a great extent, been responsible for this, but, it is probable that the matter of fares has a still closer bearing. Another important factor is the electric railway, which by its convenience and cheapness has induced people to move about oftener and more freely than in the days before it came. This applies as yet, however, to only the vicinities of the cities and to a few country districts, but the tram-car idea is growing, as the number of charters applied for each year clearly proves.

In one way or another, Canadians owe it to themselves to travel, beginning with their own country. There are wonders in Canada of scenery, industry, and civic achievement that will furnish ground for many a grand tour, as we have not long since begun to learn. To say nothing of the broadening influences of travel in other lands, an increase of travel in our own country will give an appreciation of our national heritage that nothing else will, and, at the same time, it will furnish abundant and varied entertainment. If need be, let us have more railways and cheaper fares, but the habit of travelling is in any case one that can be cultivated with benefit.

What Canada Can Do

ONE of the many attractive placards displayed in the Canadian exhibit at the World's Fair reads to this effect:

> NORTH-WESTERN CANADA CAN PRODUCE 800,000,000 BUSHELS OF THE BEST WHEAT IN THE WORLD.

Such a claim is one that no country could afford to make without facts behind it, and in the case of Canada it may prove a matter of surprise even to thousands of the native born. Yet the figures given in the Dominion Experimental Farm's blue book, recently published, sustain the claim and show that the possibilities of Greater Canada are nothing less than wonderful.

Last year the wheat yield of Manitoba and the Territories was nearly 70,000,000 bushels from 3,280,000 acres of land. This, however, is only a fraction of the possible yield, for the total area suitable for cultivation is estimated at 171,000,000 acres. This estimate is the result of care-

ful explorations of the entire region, and may be accepted as fairly accurate. In addition there is an area of nearly 500,000,000 acres in Athabasca and Mackenzie Territories, whose value for wheat growing has not yet been fully ascertained. Experiments in some districts of Athabasca have proved very satisfactory, and the Hudson's Bay Company has hopes of soon supplying all its northern posts with Peace River flour. But meanwhile there is a vast wheat country yet to be taken up, to the south. Less than 4 per cent. of the cultivable area has so far been brought under crop; when the balance is converted from prairie waste into rich prairie farms, even if not all suited to grain-growing, Canada will have become the greatest wheat-producing country in the world. This is the actual goal set before us; only time and men are needed to make it fact.

In this connection a statement made not long ago by a United States official is worth quoting. He said that "If a person took a map of the North American Continent and a pair of compasses, and placed one point at St. Paul, Minnesota, and the other as far north in Canada as wheat grows, and then drew a circle, the arc would touch the Atlantic and Pacific Oceans and the Gulf of Mexico."

The United States, with 50,000,000 acres in crop, produced last year 637, 821, 835 bushels of wheat. This was considered a good yield, and was nine times as large as that of Canada; yet Canada does not suffer by the comparison. The average yield per acre in the western states was fourteen bushels, while in Manitoba it was more than twenty bushels, and in many cases of superior grain. If Canada had a crop area of 50,000,000 acres (which would be only one-third, or less, of the total cultivable area), she would have a production of 1,000,000,000 bushels, far greater than any other country in the world.

It may be many years too soon to build national hopes of so great proportions, but blue book statistics such as these show what our country is capable of, and point to a future in which every Canadian may well feel some pride and find an inspiration for work. They mean that Canada will some day be a world power in a sense better than martial.

Joining Two Oceans

THE long delay that has attended the Panama Canal since it was first projected is at last nearing an end. Now that the enterprise is in the hands of the United States, with a Congress determined to carry it through to completion, the dream becomes more of a possible reality. To finish the work will cost, it is estimated, at least one hundred million dollars, and it will be entrusted to a commission acting under the authority of the United States Government. Operations have already partially begun and will be pushed vigorously forward. The greater part of the cost will be for labor, and this, too, will probably be the cause of the chief difficulty met by the contractors. The Panama climate is deadly to all but natives of the country, and the utmost precaution will be necessary to guard against fatalities. It is likely that the bulk of the work will be done by Italians, of whom thousands are already being brought to America. The oversight of the enterprise has been given to a prominent American railway president, who has been previously connected with some of the most notable engineering works in the United States.

As for the benefits to follow the completion of the Panama Canal, they may quite naturally be supposed to fall largely to the share of the country which has assumed the burden of the work. Both from commercial and strategic standpoints, the canal will be of great importance to the United States, which will be thus provided with easy water communication between its two coasts. The advantages and benefits of such connection are apparent. But the Panama Canal is not to be monopolized by the United States. It is a part of the original agreement, confirmed under the new arrangement, that all the other nations are to have open rights in common with the owning nation, and Panama will, in this way, be as valuable a short cut, for all the world, as Suez. In

case of war, however, it is quite likely that this policy and the Monroe doctrine, and the necessities of self-protection, might come into conflict. But the completion of the canal is a work in which all the world is interested, and the United States has everybody's good wishes for success in its immense undertaking.

Tariff Changes

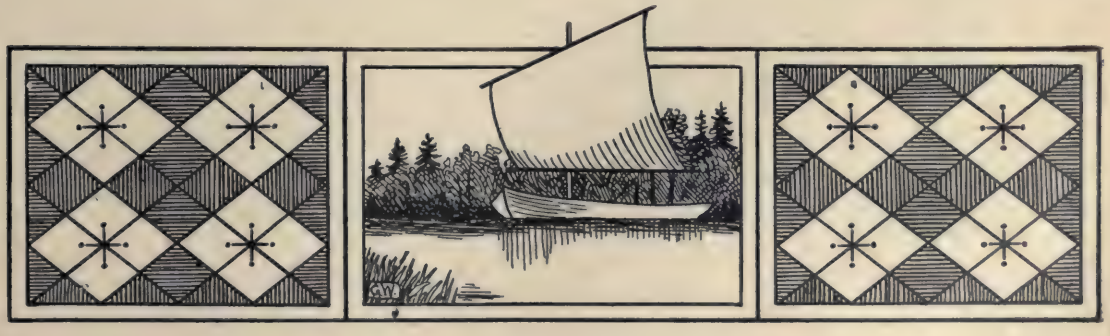
AS foreshadowed there have been a few alterations in the tariff schedule that may operate favorably to Canadian industries. These portions of the British preference that have operated unfavorably against local manufacturers have been curtailed by a reduction of the preferential rate of 6 per cent. A remedy has also been devised against dumping, whereby an unfair market price will receive no recognition from the Customs officer. Additional articles are placed upon the free list, where Canadian industries are not interfered with. The great bulk of the old tariff remains unchanged, but nevertheless the changes are opportune and much more satisfactory than none at all.

Morine on Confederation

AT a recent luncheon of the Canadian Club at Toronto, the Hon. Mr. Morine, leader of the Opposition in Newfoundland, expressed himself as politically favorable to complete federation, and that he would make this the chief issue of the ensuing election. He advises the Dominion to be cautious and tactful, and believes that the disposition of Newfoundlanders is not so hostile as generally supposed. Greater generosity on the part of the Dominion, and a trifle more agitation on the part of the local statesmen would bring about the desired result harmoniously and finally.

Steerage Rates and Immigration

THE recent lowering of steerage rates on competing steamship lines has greatly enlarged the flow of American and Canadian immigration. There has been a great increase of the undesirable class—paupers and illiterates, and many afflicted with diseases of various kinds. Shipments from Havre to Canada prove of this latter class, and only the strictest quarantine examination at Quebec could protect us from undesirable citizens. Despite even the careful examination of the Hamburg Medical Board before sailing, malignant disease was found among sixty passengers upon arrival in Quebec. Moreover, there is already a congestion of pauper immigrants in the neighborhood of Canadian sea-ports, for whom no employment is yet available. The immigration offices need careful government supervision. Colonization by these classes is overdone already.



WHAT NEXT?

BY MAHLON HARVEY

AN impression has gone abroad regarding a possible claim by the United States of territorial rights in North-eastern Canada. From what source this claim originates is hard to define, but it is clearly an aftermath of the Alaskan boundary question. While the general public are but little informed of our rights in Ungava, Franklin, and the far northern islands, our claim is none the less secure. Possession counts nine points of the law. Close examination of the Alaskan award will reveal a decision upon that same legal precedent. British magnanimity looked kindly upon thirty-five years' usurped possession and forbade deprivation thereof. Canada's claim to her eastern territory is much older and far more stable than that of the Alaskan shore.

Occasionally we hear of some foreign power seizing some little island in the far Pacific for a coaling depot. It was common enough in the days of privateer navigation for some enterprising mariner to raise his country's flag over some terra incognita. International complications were then concerned with larger issues, and coaling stations less required. Geographical precedence received, therefore, more consideration, and an island or two, if outside of Europe, was of no consequence. Yet, in spite of the zeal of the explorer, one or more unknown lands remain. One of these—whether land or sea, we know not—the North Pole, occupies the intermittent attentions of various adventurous mariners. Which nation will first attain the Pole? Pray Heaven it be not the Yankees! These latter have sent representatives from time to time. It is from these visits to the north that the American claim would be largely based. Explorations have undoubtedly been made, but they confer no priority of claim to territory, even in the extreme north. Great Britain had been there before them. Moreover, should American fishermen and whalers have plied their business in Hudson Bay itself, the act gave them no claim to aught save the doubtful honor of affrontery and wholesale poaching.

The general supposition concerning the extreme north-eastern lands of the Dominion is that they are of no particular consequence. The same was thought of the Alaskan shores by Great Britain some years ago. These northern districts, the home of the Hudson Bay trapper and Esquimaux, have a distinct value that will be greatly augmented in the near future. This was vaguely recognized as a matter of priority when Charles II., in 1664, gave letters patent to the Honorable Hudson Bay Company, granting to their use all lands and waters to the north and west of New France. Those were not the days when Englishmen talked of "Our Lady of the Snows," when they were willing even to navigate the Arctic Circle to gain a little trade or, better still, a few furs to keep themselves warm. The value of this land was still further emphasized when, by the treaty of Utrecht, 1713, the same rights were confirmed, with the additional cession of Newfoundland and Nova Scotia. It was still further confirmed, as well as the priority of claim to the new territories, when in 1735 an expedition from Bristol sailed up the Hudson Straits on their way to find a north-west passage. But for a mistake of direction this might have been found, for, discounting all misadventure, they might have reached Behring Straits and the far Pacific in due course. Instead, however, they sailed southward over Hudson Bay, and found eventually the Company's trading posts on the western shore. Subsequent events have had little or no bearing upon the title of this territory.

Though more recent charters limited the field of the great trading company, the sovereignty of this country was held by the Hudson Bay Company until 1869, when it was formally taken over by the Dominion Government and the various districts properly designated.

If any claim can be recorded (and basis for this we have failed to find), the United States would be restricted to the waters of Hudson Bay itself. Here, again, there would be failure, unless a claim could be adjudicated upon adjacent territory. A glance at the map will show that while the bay is joined by various channels with the ocean, it is really a large inland sea and altogether Canadian territory. Those islands to the north are merely the post-glacial fragments of a continent, and Hudson Bay a post-glacial lake, of which kind are many other adjacent waters. If the United States' claim antedates the glacial epoch, we may as well throw up the sponge and be annexed at once. It is the same kind of cheek they have displayed in sending patent medicine circulars to a local medical college.

The intrinsic value of the Hudson Bay waterways has been up to the present time mainly in fisheries and the fur trade. It is possible that the interior of Ungava, that portion of the great eastern peninsula, between Labrador and Hudson Bay, contains immense quantities of valuable timber land, but it is as yet almost wholly unexplored. A great timber trade with western points is possible on Hudson Bay. A new possibility has also arisen, a problem of navigation, or rather of transportation. Cannot even the short summer be utilized for the shipment from Hudson Bay ports, of the export wheat to Europe, *via* Hudson Straits? It would be an immense saving in distance were the bay and straits made safely navigable for ocean-going ships. It would remove the congestion of traffic from eastern ports and equalize the stress of transportation rates. It would involve an international situation by the diverting of Canadian export grain from American ports. Likewise, by a possible trade in timber from the eastern shore to the west, a flourishing business may eventually spring up in this hitherto supposedly cold, uninhabited, and valueless region. The future will speak for itself. Whatever may be American feeling regarding Hudson Bay, Ungava, Franklin, or even the North Pole itself, Canadians may rest at ease. There will be no court of arbitration over Hudson Bay or any adjacent territory. Our American friends have nothing whatever upon which a claim may be based. Had it been so, we would have heard the eagle scream long before this.

PETERBOROUGH, THE WATER-POWER CITY

HISTORICAL.

IN the year 1818, a small party of immigrants passed up the beautiful valley of the Otonabee River as far as the township of Smith, then recently surveyed. In the next year a mill was erected at what is now the Cereal Co.'s dam. Here a town site had previously been reserved. The place at this period was called Scott's Plains. The population then consisted only of the miller and his associates, while the surrounding townships contained some five hundred setttlers.

In 1825, the Hon. Peter Robinson, assisted by the British Government, brought out a large number of Irish immigrants. These took up land in Emily, Douro, Ennismore, and Otonabee townships, increasing the population over four times. In this year the town was laid out, and the first store opened.

In 1826, Sir Peregrine Maitland, Governor of Upper Canada, visited the settlement, and the name Peterborough was chosen for the town, out of compliment to the Hon. Peter Robinson. A dam, bridge, and saw mill were completed about this time.

In 1827, the first school was built, the foundation of the old Grammar School. Agriculture also began to show signs of increasing prosperity, and the nucleus of a market was formed, which has since grown to immense proportions.

In 1831 the town received another substantial increase in population, consisting largely of mechanics from Great Britain. The population now numbered about five hundred.

In 1833, attention was attracted to the facilities for navigation offered by the remarkable water system of this fertile countryside. A steamboat was built to ply between Peterborough and Rice Lake. The assistance of the government was obtained for the development of inland navigation, with the result that locks were built at Hastings and Peterborough. This was the initial step in the construction of the Trent Valley Canal, still uncompleted.

In 1837, a contingent of two hundred patriots marched the whole distance to Toronto to assist in suppressing the Rebellion. In this year also the pioneer newspaper, *The Backwoodsman,* was issued. The population had now reached about eight hundred. The erection of a court house was begun the next year.

In 1854, the first railway was completed, running to Cobourg *via* Rice Lake and Harwood.

1850 witnessed the incorporation of the town, with a population of about eighteen hundred.

In 1858, the Midland Railway to Port Hope was completed. This was put through to Lindsay in 1882. The Grand Junction was built in 1879, and the C.P.R. in 1883.

INDUSTRIAL.

Much of the initial growth and prosperity of Peterborough was due to the lumber business. This industry began to decline during the seventies, owing to the depletion of the timber limits. This depression was of short duration. Fine geographical position, excellent transportation, and, above all, abundance of water power, have combined to make Peterborough a most desirable location for industries. Several large manufacturing firms have already located here, and others are bound to follow.

Some of the Leading Manufacturing of Peterborough.

INDUSTRY	HANDS EMPLOYED
Canadian General Electric Co.	900
American Cereal Co.	500
The Dickson Co., (lumber)	300
William Hamilton Mfg. Co. (saw mill and mining machinery)	210
Canadian Cordage and Mfg. Co.	193
Auburn Woollen Co.	160
Peter Hamilton Mfg. Co. (agricultural implements)	130
Alfred McDonald, (lumber, etc.)	120
Geo. Matthews Co. (pork packing)	105
Peterborough Lock Mfg. Co.	100
B. F. Ackerman, Son & Co. (harness and saddlery)	75

Others are the Peterborough Canoe Co., J. J. Turner & Sons (tents, sails, etc.), Martin-Stanley Piano Co., Peterborough Sugar Co., Colonial Ink Co., Geo. Stevens (fertilizer), G. W. Green (foundry, machine shop, and pumps), McAllister Milling Co., Canadian Ultimator Co., Colonial Weaving Co., Canadian Canoe Co., Wm. English Canoe Co., R. Arnott (cheese boxes), Central Milling Co., R. Clinkscale (sashes, doors, etc.), W. H. Meldrum (flour), E. H. Mann (sashes, doors, cheese boxes), Peterborough Mattress Co., Hopper & Crofts (confectionery).

Electrical Development.

The picturesque Otonabee, in its course from the southern arm of Stony Lake to Rice Lake, offers unusual opportunities for the generation of electric power. This fact is fully appreciated by the progressive citizens of Peterborough who already have at their disposal a generous supply of electrical energy. This supply of power, which is practically inexhaustible, is obtained from a number of dams constructed in Peterborough and the vicinity, and is sure to prove a still further attraction to industries.

Municipal Facts and Figures.

Peterborough has a well-deserved reputation as a healthy and pleasant place to live in. High and dry situation, excellent water works, and an efficient sewage system, contribute largely to this result The population at present is 15,000 or over, the village of Ashburnham, situated just across the river, having been recently incorporated. The assessed value of realty in the town is $5,497,189; the surplus of assets over liabilities, $135,228; and the rate of taxation for municipal and school purposes, 19 mills on the dollar.

Public Institutions.

A Collegiate Institute, Business College, and nine Public Schools, supply the ordinary requirements of education. There are also twelve churches, representing the leading denominations. Other public buildings are the Post Office, Customs and Inland Revenue Offices. Education is still further rounded out by a well-furnished public library. Journalism is ably represented by such influential publications as, the *Times*, the *Examiner*, and *Review*.

Parks and Summer Resorts.

Peterborough's park system exemplifies the belief of her citizens in the "utility of the beautiful." There are two large parks and several smaller ones, two of them situated centrally, all contributing greatly to the beauty of the residential section. A recent by-law, ordering the removal of over-hanging signs, shows a desire for civic improvement which is worthy of imitation.

Several popular summer resorts are within easy reach. These are at Balsam, Cameron, Sturgeon, Scugog, Buckhorn, Pigeon, Stony, and others of the great chain of lakes bearing the Indian name of Kawartha which signifies "Happy homes and bright waters." These beautiful watering-places, with their picturesque scenery and opportunities for sport, promise soon to outstrip in popularity the famous resorts of Muskoka.

Trent Valley Canal System.

Our description would be incomplete without reference to the Trent Valley Canal, which promises to become of national importance. This system takes advantage of the natural waterways extending from Midland on the Georgian

Bay to a point near Lake Ontario, with which it requires only a short stretch of excavation to complete the connection. The completion of this canal would place Peterborough on a direct line of communication between the Georgian Bay and Lake Ontario. The importance of this means of transportation from the upper lakes can hardly be over-estimated. This canal also directly drains a country which produces annually some fifteen million bushels of grain and over 200,000 tons of hay. The hydraulic lift lock at Peterborough is sixty-five feet high. Vessels are raised this height and sent on their way in eight minutes.

This magnificent structure, which is the largest of its kind in the world, was formally opened on Saturday, July 9th, in the presence of a great concourse of people from the surrounding country. A large Parliamentary delegation from Ottawa was also present, the leading members of which delivered speeches, showing the high estimation in which the work is held, and its excellent prospects for the future.

The lift lock has been eight years under construction, and has cost in the neighborhood of $750,000. The purpose of the lock is to overcome, in one operation, the difference in levels mentioned above, thus affecting a considerable saving in time. Twenty-six thousand barrels of cement were used in building the concrete substructure.

A vessel desiring to be lowered sails out into a pontoon of water supported by a huge piston. The weight of water is then so adjusted that one pontoon descends and the other ascends in the same manner as a pair of scales when used in weighing.

The work, which is under the control of the Department of Railways and Canals, has been under the direct supervision and management of Messrs. R. B. Rogers, of Peterborough, Superintendent of the Trent Canal, and W. J. Francis, C.E., hydraulic lock engineer.

Transportation by Rail.

In the matter of railway communication Peterborough is very happily situated. The town is the centre of a six-pointed star, whose rays, represented by railway lines, branch in six directions. The Canadian Pacific main line gives direct communication with Montreal and points east, also with Toronto and the west. Two branches of the Grand Trunk extend south-west and south-east, respectively, connecting the town with the main line, and giving easy access to the lake ports of Belleville and Port Hope. Another branch of the Grand Trunk runs in a north-westerly direction to Midland, noted for its fine harbor and great smelting works. Another shorter line runs north-west to Lakefield, the terminus of Kawartha Lake navigation.

General Remarks.

In a country of great possibilities and abundant industrial opportunity, no other town, probably, has greater advantages, than Peterborough. The town is beautifully situated, a fact which is sure to weigh with those who are attracted by the splendid business opportunities it has to offer.

Its situation seems almost ideal with regard to future developments in navigation. It is surrounded by a country rich in natural resources. Its citizens, also, seem wide awake to their opportunities.

That it shares these advantages in common with many other Canadian towns and as a consequence of the rising tide of prosperity in Canada, is no detraction from its merits.

In conclusion, we would say that the facts seem to justify the conviction expressed by one of the Rothschilds in 1898, that the Peterborough district would one day become one of the great manufacturing and industrial centres of the continent.

THE BRITISH-FRENCH TREATY

By R. M. JOHNSTONE

CITIZENS of Canada have evinced considerable pleasure over the news of a recent territorial arrangement between Great Britain and France. From public announcement it is inferred that a possible cause of national friction has been materially obviated, and a renewed impetus given to international relations between great powers. It might also augur well for the world's peace as a guarantee against the precipitation of a world-wide crisis in the course of the present Russo-Japanese war. No greater calamity could occur than the interference of the great nations for other than the preservation of neutral interests during the progress of this territorial dispute. There is now good assurance that with France and Great Britain a policy of non-intervention will be pursued.

An analysis of the agreement as regards North America suggests for Canada at least a pleasanter prospect than hitherto enjoyed. It appears that a portion at least of what has been a prolonged vexation in recent decades, the "French Shore" question of Newfoundland, has been finally adjudicated. By a barter of privileges in more remote areas of influence we secure the withdrawal of the French territorial claim on the mainland of Newfoundland. The sovereignty of the islands, St. Pierre and Miquelon, remains with France. The islands, however, have not played so serious a part in the maritime disputes as the adjacent shore. The people of Newfoundland are now quite freed from an incubus which has seriously hampered their chief business, that of coast fishing, for nearly a century. It has been shown many times over that the presence of these exclusive French privileges presented a grave barrier to confederation with the Dominion. The present outcome may lead to the completion of federation and the accomplishment of a united British North America.

Just at present it appears that the bent of Newfoundland politics is against the project of union with the Dominion. The terms upon which they would discuss federation are in excess of what the Dominion would normally grant. Subsidies are hard matters to properly apportion, and most of all the submission of local policy to the will of a vastly greater number, is an unpalatable dose for this semi-independent island colony to swallow. But in the interests of Greater Canada federation should come speedily.

Two factors are at work to urge this conclusion. The far-reaching claw of the American eagle is keen to grasp this little piece of territory for her own.. Trade inducements and various favors have been extended to the colony which the mainland cannot obtain. Anything that favors the legitimate expansion of the Dominion's enterprises, unless the profits be shovelled into the coffers of American corporations, is quietly but sternly combatted by our ambitious neighbors. So much for the Americans.

For Canada, this fact is important: Newfoundland lies directly in the pathway of St. Lawrence navigation and ocean-going commerce. This seemingly bleak, barren, storm-beaten isle has a far-reaching value. if only its relationship to the mainland were made uniform. Finally, this important island controls the sovereignty of the Labrador coast, and, in a measure, all the adjacent fishing grounds. St. John city, being the port of call, has an enormous business connected with the fishing trade on the Newfoundland banks. The almost monopoly of the ocean fisheries is the treasured prize of the islanders, hence their jealously of the "French Shore." The fact that this major portion of their industry would pass under Dominion control with federation is worthy of fair treatment. No

wonder they are reluctant of Dominion interference.

The control of the Labrador coast is becoming more and more important. Labrador is a long, narrow strip over which the Dominion should have control. The hinterland of Labrador is an area of problematical importance. From what meagre information surveying parties and explorers have furnished, it may soon be better known by virtue of mineral and forest resources, hitherto inaccessible and unknown. It is becoming apparent that the great North-East territory lying between Labrador and Hudson Bay may be extremely valuable in the near future. The growing encroachments of the American fishermen and their cool poaching in the neighboring waters, makes it necessary for the Dominion to watch her own. It is notable that enterprise and men will always move where money can be made. It is being more clearly shown that many valuable assets of "Our Lady of the Snows" lie in the regions far north. And there are many who are willing to gain a share of them.

From these considerations it is manifest that the Dominion can well afford to extend more liberal inducements to her sister colony, and thus remove the sole remaining barrier to the rounding off of Confederation. This opportunity lies at our door in a time when vast expenditure is contemplated upon the Grand Trunk Pacific project, an undertaking which must, in spite of the rosy expectations of politicians, be considered of problematical value. If such expenditure is warranted by known facts, in all consistency just as liberal provision ought to be made to complete the unity of British North America, and thereby remove one more vantage ground for American interference with our rights. It is plain that just as long as Newfoundland remains a crown colony, so long will American diplomacy work against our interests within our sister colony's sphere of influence. We certainly should look to a favorable ground for unity and meet our sister colony half way. In the meantime, good feeling might be promoted, seeing that a great part of the former irritation is already removed. We hope that a wiser diplomacy will, in the near future, remove all that remains. French papers may glory in a good bargain, and losing nothing, but if they lose nothing, they forget that North America gains in the further unifying of British sentiment and a further guarantee of peace.

THE COPYRIGHT QUESTION

By LEX

THE subject of copyright has for a long time been a vexed question in Canada. The rights of the Canadian people have been opposed by the Booksellers' Association in England. So far, this Association has shown itself strong enough to have all Canadian legislation on the subject nullified by the English Government. A Canadian Copyright Association was organized to advocate the rights of Canada, but of late years we have heard little of it. It is to be hoped, however, that when the people fully understand the question, and the impossibility of forming a Canadian literature so long as our powers are so restricted as they are now, interest in the subject will revive, and the agitation will be continued until it is placed on a footing which will be satisfactory to the people of Canada.

In times not distant, prosperity was not attained through literary work. The great writers of Elizabeth's time, including Shakespeare and Milton, did not attain prosperity as a reward of their literary labors. It is probably as well for us that they did not, or they would not have been so fruitful. For a long time before prosperity was attained through literature, however, there was a respect for the rights of the author which preserved to him the fruits of his work. During this time the word "pirate" was applied to plagiarism. It sprang from Grub Street, and is still extensively used in England. When a man sits down to make money by writing a book, the production of his pen is usually called a "pot boiler." As the motive is not a high one, neither is the production. Moreover, every author before he writes knows where his copyright extends. If this is not sufficeint to pay him for his work, then he should turn to some other employment; but, knowing all this, when a publisher in a country to which his copyright does not extend publishes his book, to sit down and abuse such publisher by calling him "pirate" is utterly indefensible and absurd.

The remarks of an eminent English judge, Lord Camden, illustrates this very forcibly: "Glory is the reward of science, and those who deserve it scorn all meaner views." I speak not of the scribblers for bread who tease the press with their wretched productions. Fourteen years—ours is twenty-eight years and an extension of fourteen years—are too long a privilege for their perishable trash. It was not for gain that Bacon, Newton, Milton and Locke instructed and delighted the world. When the bookseller offered Milton five pounds for his "Paradise Lost," he did not reject it and commit his poem to the flames; nor did he accept the miserable pittance as a reward of his labor. He knew the real price of his work was immortality and that posterity would pay it.

The first Copyright Act in England was passed in 1709, in the reign of Ann, and extended copyright to the whole British Dominions. This was followed by another Act in 1842 which also included Canada. This did not give any reciprocity; Canadian copyright only extended to Canada. At this time and up to 1891 there was no copyright for British authors in the United States; and the American publishers published what English books they pleased. Of course they were "pirates," and everything that was bad; but this did not prevent them from publishing cheap editions of English works and charging Americans fifteen cents for the same, and Canadians eighty-five cents. They did this by purchasing the first sheets from the English authors, and as the authors' English copyright included Canada, the latter country was "thrown in" to the Americans in the bargain made between the American pub-

lisher and the English author. Besides the bargain mentioned, there was a notion abroad at this time that a part of a copyright could not be assigned and, however willing a Canadian publisher might be, he could not purchase the right to publish in Canada.

To remedy this grievance a little, an English Act was passed in 1848, allowing cheap editions of English works to be imported into Canada on payment of ten per cent. to the author by the Canadians. This lasted only ten years and was put an end to by the English authors.

In 1875 a Copyright Act was passed by the Canadian Parliament giving copyright in Canada to anyone on condition of printing and publishing in Canada, English reprints legally published in England to be admitted into Canada. This Act was disallowed by the English Government.

In 1876 the English Government appointed a Royal Commission to report on the question of copyright. After investigating the matter the Commission reported in 1879, and their recommendation was that, should the owner of a copyright in England refrain from availing himself of the provisions of the colonial copyright law, a license be granted to republish the work in the colony upon the payment of a royalty to the author. The English Government refused to accept the recommendation of their own Royal Commission. Canada adopted it by an Act, but the English Government disallowed it.

In 1885 the Berne Convention was held for the purpose of considering international copyright. This convention came to the agreement that reciprocal copyright should exist in every country joining the convention. By this convention a number of countries have copyright in Canada, but practically we have no copyright in them, as no Canadian is likely to write a book in Flemish or other foreign language. Moreover, as the United States did not join the convention, it was no use to us. Canada at first refused to join it, but as it was promised that, on giving a year's notice, Canada would be allowed to withdraw from it, she joined it.

After the Canadian Act of 1889, which adopted the recommendation of the English Royal Commission of 1876, was disallowed, the Canadian Government gave notice to the English Government that it desired to withdraw from the Berne Convention. This request not being complied with, an address to the same effect was passed by the Dominion Parliament in 1891. This was also ignored. Again in 1894 a similar request was made by the Canadian Government, but all to no purpose, and we are still harnessed to the Berne Convention, solely for the benefit of foreigners, and to the injury of ourselves and England.

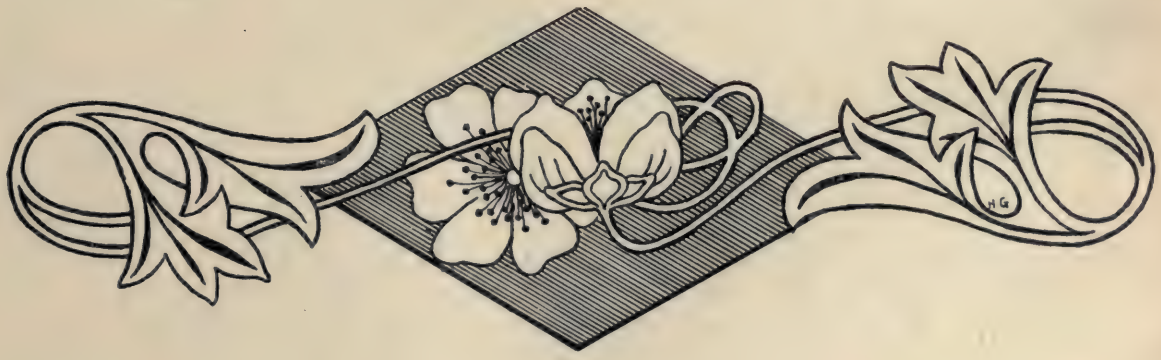
To show the effect of English copyright legislation it is only necessary to cite the case of Smiles and Belford, heard in an Ontario court a few years ago. Samuel Smiles wrote a book called "Self Help," which was copyrighted in England. Belford, a Toronto publisher, published the book in Canada. He was sued by Smiles for infringing upon his copyright. Belford urged before the court that, although Smiles had taken out copyright in England, he had not taken out copyright in Canada. The court held that by law it was not necessary to take out copyright in Canada, and gave judgment in favor of Smiles. Thereupon Belford and a number of publishers in Montreal pulled up stakes in Canada, and moved to New York, where they have remained ever since. Canada has no right to legislate on copyright except with regard to books published in Canada; that is, she had no right to educate her people by drawing on the superior intelligence of older civilizations. Thus her own market is lost to her, owing to its being entirely exploited by American and foreign publishers.

Every effort has been made by Canada to alter this state of affairs. In 1895 Hall Caine and Mr. F. L. Daldy, representing the British Authors' Association, and John Ross Robertson and Daniel Rose, representing the Canadian Copyright Association, came to an agreement respecting a Canadian Copyright Act. A bill was drawn up and submitted to the Canadian

Government. As this had been assented to by the two representatives of the English authors, Caine and Daldy, every one supposed it was safe. But no, when it was passed in Canada it was reserved by the Governor-General, and the English Government allowed two years to elapse without confirming it. This was equivalent to a veto, and so nothing came of it.

Finally an Act was passed by the Canadian Parliament in 1900 in an endeavor to improve the situation, which had become almost desperate. But this Act only relieved the tension; it is no good. As two years have elapsed since it was passed, however, it cannot be vetoed under the Confederation Act.

It provides that if a holder of an English copyright has granted a license to reproduce in Canada from movable or other types, from stereotype plates, from electro plates, or from lithograph stones, an edition of the copyright book for sale only in Canada, the Canadian Minister may prohibit the importation into Canada of any edition of the book printed elsewhere. This is an attempt to preserve the Canadian market to the Canadian printer and publisher. But—you must first catch the hare. Who is to force the English author to grant a license, especially when he is under the dictation of the American publisher and his huge market of seventy-five millions? And if a license is granted, will the matter of the book not be from plates made in England, and the author may refuse to sell anything. Plainly, this Act is only to relieve the tension. It does not alter the present conditions. Canada is surely entitled to the control of her own market, and the only way she can secure it is to have the full and complete control of copyright legislation that she has of the tariff and patent legislation.



THE ANGEL BUSTER

A STORY OF THE CANADIAN NORTHWEST

By ARTHUR STRINGER

ALTHOUGH the iron hoof of Industry has trodden an aboriginal picturesqueness from what was once the nebulous and romance-shrouded North-West of "The Great Company," there remain remoter corners in that mighty land of plain and muskeg where the Indian still tears his sinews in the frenzy of the Sun Dance, and still holds faith in his Medicine Man, and over his steaming dog-meat still chants his hatred of all white intruders. Even the meekest of Indians, now and then, have their bad days. Then for a week or two they run amuck in the teeth of Destiny, and talk about driving the Paleface back into the Great Water. Having talked themselves out, they go whining and cringing to the Agent at the nearest post, crying like hungry children for their rations and *pistucken* once more.

Sometimes, though, it goes further than camp-fire oratory, especially where the younger bucks are numerous. For what does Youth know of the iron heel of the Law!

Then there is a utopian little uprising, and the feverish despatch of a special patrol of Mounted Police, followed by many written reports, and ultimately a very pompous investigation. The white man in the far East rises up in his wisdom and calls it Atavism and blames an uncomprehending Commissioner at Ottawa,—for just how, or why it all is, he has never been able to fathom.

The little affair with the Blackfeet of Yellow Blanket's following began with nothing more momentous than a Sun Dance. The Sergeant at the nearest Mounted Police outpost officially, and with despatch, reported them as non-treaty Indians, and mentioned with much underscoring certain signs of unrest. He asked Headquarters what he had better do, and for the seventeenth time begged for a handful of new carbines and half a dozen fresh mounts.

In the meantime Yellow Blanket's young bucks became hysterical, very much after the manner of a band of boarding-school girls. When the Indian Agent from Rabbit Tail Crossing ventured cautiously up to look into the matter, they shot at him with Remington's, and put little stripes of paint on their reckless young faces—which is always ominous—and the Agent cantered into barracks with a handkerchief about his wrist, cursing alternately in Cree and Highland Scotch. In the meantime the Blackfeet Sun Dance had developed into a Wnidigo hunt. Three protesting squaws were found to be conveniently possessed of those hated little invisible Indian devils, and for the sake of their own immortal spirits these three squaws were promptly and unceremoniously disembowelled, and conscientiously the last trace of Windigo was burned out of each quivering body with scalding water.

The Mounted Police, in their dull white man's inconsiderate way, looked on all this solemn religious rite as merely artless murder, and acted accordingly. The usual special patrol was hurried out, only to pounce down on Yellow Blanket and half a dozen old braves hanging about their teepees. The Police were willing enough to wait for the younger men, being deplorably short of carbines.

The second incident in this strange affair with the Blackfeet began quite differently, and many miles away. It was when Morris T. Belmont, in his Napoleonic, American way, first laid out before a modest Wall Street desk of rosewood and green-baize, his audacious plans for the absorption of the Canadian Northern Railroad, as a coun-

ter-check to the aggressive Hill interests. And when his only daughter, Miss Dorothy Agnes Belmont, learned over the coffee cups, the following morning, that her father's leisured tour of inspection over his newly-projected line was to be converted into a three-weeks' vacation, with much promised inhalation of prairie air from a private-car window, the girl burst into a sudden and unlooked-for fit of weeping, and, through her tears, confessed that she was lonely, and tired of the city, and that she wanted to be with him. Then she wielded her handkerchief for a shamefaced minute or two, and explained that they could take Clarence Stephens with them, for Clarence, she argued, was always going to Colorado or to Maine to shoot things, and could keep them posted on frontier life. Clarence, it might be added, was Dorothy's second cousin, a pale, blue-eyed young man, already slightly bald, restless, over-wealthy, luxury-loving, blandly peevish with the emptiness of life, yet pensively content with the good things it flung in his lap. Among these was Dorothy herself, his capricious, self-willed, over-indulged, often misunderstood, incongruous, and quite as spoiled cousin, to whom, six months out of the year, when she condescended to take him seriously, he hesitatingly considered himself engaged. He lost little sleep over the uncertainty of their relation, however, and had formed the habit of frequently and placidly informing Morris Belmont that his daughter's uncertainty and exuberance of youth would bubble itself away with time.

When the Wall Street financier finally yielded to Dorothy's strange whim, it had been his intention to leave her in safe-keeping with his old friend, the Bishop of Alberta. From the little foot-hill town of Calgary she could sally out and see squaw races on the river flats, and interview Indian boys in the Government schools, and buy beaded mocassins and polished buffalo horns at the railway depot.

But instead of decorously and sedately drinking afternoon tea with the daughters of the Bishop of Alberta, and beholding dull-eyed Indians tottering on the brink of respectable citizenship, Dorothy once more rebelled, and insisted on seeing the Redskin in the raw. And when, at an inopportune moment, Clarence informed them that he had run across an old stage-coach up at Wapiti Gap, and explained that with half a dozen bronchos and a couple of cow-punchers it could be made into just the thing for a cross-country trip, Dorothy caught at the idea with enthusiasm.

Morris Belmont heatedly, but uselessly, declared that no daughter of his should go gadding about a half-civilized country, escorted by a gang of altogether uncivilized cow-boys. He even went to the Bishop about it.

The Bishop, in turn, called on Dorothy. But his visitation was without result. Understanding the young lady's turn of mind, he discontinued the argument. He even advised her agitated father to let her go, if she was so set on it. It would be a good lesson to her. It would knock a little of the romance out of her head; it would teach her that the untamed West had its essential rind of bitterness about the kernel of its so-called picturesqueness. As for the propriety of the thing,—well, the Bishop could at that moment place his finger on a man, a quiet, faithful dog of a fellow, who could be sent along to look after the young people. He was an Oxford man, one of the hardest workers in all the Bishop's flock, with a mission-house not thirty miles out of Wetaskiwin. And he would be interesting, too, for he had been out some eight or nine years, and had read up Indians and that sort of thing. A most trustworthy fellow, the Bishop repeated.

While this was going on Clarence secured his men; one, Redney Fraser, to look after the horses; the other, Hunker Bill, to "rustle the grub." Thereupon our enthusiastic apostle of the picturesque at once rigged both men out with Colts and Winchesters and cartridge-belts, to say nothing of the bravest of Mexican "chaps," and the most dashing of buck-skin shirts, quite as new to their uncomfortable legs and backs as they were to the eyes of the urbane young lady who clasped her hands appreciatively over their uncouth charms. It had been pointed out to each of these

uniformed impostors that any tale of northwestern adventure and sudden death would not be unwelcome; and it was also intimated that the Indians of any territory through which they might pass were not to be robbed of their more strenuous attributes.

All of this Clarence's two burly cowpunchers looked on as interesting, and hilariously novel, the only cloud on their horizon being, at the last moment, the arrival of that gentleman whom they variously designated as "The Angel Buster," and "The Sky Pilot."

In the Angel Buster, Dorothy had expected to find a pompous and solemn old gentleman in black. Instead he wore knickerbockers and a Norfolk jacket, and his accent, Dorothy noticed, was exceptionally broad. He was, indeed, nothing more than a tall, thin, bashful young man with slightly stooping shoulders and a love for Horace. His spare, ascetic-looking face, through all his eight years of prairie sun and wind, still wore a detached and calm reserve, which Dorothy, in her first moment of malicious antagonism, described to Clarence as the expression of a gentle-eyed mastiff. But when he smiled, his face became a boy's. She confessed that his smile was his one redeeming feature.

As the Bishop had foreseen, Dorothy, in the ordinary run of things, would have tired of an overland coach in one short day. The novelty of Hunker Bill's camp "sinkers," of over-cooked tea and under-cooked bacon, of converting the interior of a rattlebox old stage into a sleeping apartment by curtaining it with blankets that smelt sickeningly of horses,—all would have died a speedy and natural death, if it had not been for one thing,—and that was the Angel Buster.

But from the first day of their journey the Angel Buster, with his calm, imperturbable, English smile and with his uplifted and yet ever equable eyebrow, stood a challenge and a temptation to the audacious spirit of the American girl. She saw that he had joined their party unwillingly, and tried to gnaw from that bone some marrow of intended discourtesy. She felt, as well, that he looked on her all the while as little more than a piece of camp baggage; he certainly responded to each of her sallies of questions with a calmness that was phonographic. He preferred, indeed, reading his Horace to talking to her; and when, in desperation, she grew more serious, and tried to show him that she was not all froth and foam, he deliberately caught her up, as it were, and dragged her out beyond her intellectual depth, and soused her in her own absurdities, and held her down in the brine of her own sophistries, and then smilingly carried her ashore again, as though she were nothing more than an over-confident and sadly-mistaken child.

All this aroused Dorothy's latent combativeness, and she fought with him, or tried to fight with him, tooth and nail. Yet by only one means could she ever get the best of her enemy. That was through his painful bashfulness. So she planned an artful campaign of continuous shocks. She openly consumed a cigarette or two from Clarence's case. She sat between Hunker Bill and Redney and demanded tales of gore. She took pot-shots at rabbits, and turned tomboy, and did things which even the easy-going Clarence thought unlike her. Then, seeing that the Angel Buster—for such she had mockingly called him from the first—was still keeping the closest of eyes on her, for all his outward unconcern, she took to stealing away from camp and wandering perversely about coulee and muskeg, till the anxious face of her guardian appeared over the divide, and mildly suggested, as a too palpable subterfuge, that the prairie lillies thereabout were very large, or the sunset very fine. These were matters of opinion, however, on which she undeviatingly disagreed with him. At last, unsatisfied with her success, she changed her tactics, and, in her softly alluring and wilfully deliberate way, made love to him, militantly and maliciously, subjugating him with a sudden womanly gentleness which left the heart of the lonely young student of Horace in a strangely bewildered condition.

When, on the third day out, they passed an Indian encampment, Dorothy could see nothing but a cluster of dirty-looking canvas teepees, a herd of lean and howling mongrels, prosaic iron pots swinging over fires, and half-naked children and slovenly squaws

sitting about hobbled ponies that browsed peacefully in the background.

"We git 'em wilder, m'm, further north!" was Hunker Bill's apologetic remark.

Thirty miles up the trail they drove into a special patrol of Mounted Police. Dorothy thought them very dashing fellows—and well she might—with their scarlet and yellow facings, until their sergeant rode up and brusquely demanded just what their business was in that part of the territory. It was the Angel Buster who grimly explained the situation, and agreed with the sergeant that it was all a little outlandish.

"Yes, it's no place, sir, for women!" frowned the little sergeant. And he advised them to swing round West at Wilson's Forks and get down into more open country. Then he saluted and trotted back to his men, and in a body of dancing crimson they went loping easily off over muskeg and hogback.

Dorothy's blood was boiling. The Angel Buster had openly made fun of them. From the first he had been throwing cold water on their plans, and pointing out purely imaginary dangers.

"I believe you're a coward!" she cried, turning on him with indignant eyes.

He looked at her for a minute with his calm gaze, and then took out his Horace.

It was not until they came to Wilson's Forks that she once more felt that she had got the best of him. She had decided to follow the route the had first laid out, and would hear of no turning aside. If the others were afraid, she would go on alone, with Hunker Bill.

"With Redney, m'm, mebbe!" interposed Hunker, and then added weakly, "Seein' as Redney's drivin' this trip!"

But she insisted, and won her point in the end. And out of that victory she also won consolation enough to buoy her up through three more long, hot, dreary days of hard seats and muddy drinking-water and tin washbasins.

The Angel Buster's reassertion of masterfulness came quite unlooked for. They had left behind them the broken Wapiti Trail and were lurching down a chain of lonely and sterile coulees, when they drew up for noonday dinner. Hunker Bill suspected they were on the fringe of Yellow Blanket's country, and ventured the opinion that it wouldn't do any harm to keep an eye peeled for "Injuns."

In this seemed to lurk some alluring spice of actual danger. There was to Dorothy, a new delight in slipping away from camp and roaming from coulee to coulee, bewildered by the strange sense of desolation, touched by the novel atmosphere of barbaric loneliness that brooded over the place. At the brink of a little broken canyon she flung herself down to rest, remembering with silent joy that she was miles from any living being.

Then a small, shifting cloud of dust caught her eye. A little startled, she sank back flat on the rock, and listened. Into her ears stole the strange sound of a busy, perpetual, little pattering that grew in volume as she listened. Then a sign of life crept over the distant brink of the canyon and she made out a line of horsemen swinging toward her. As they swept down the canyon Dorothy could see that they were Indians. Her pulses tingled with a new thrill—a thrill that was more joy than fear. As the ponies pattered nearer and nearer there seemed something so laughable in the carriage of their nervous, impertinent little bodies, so ludicrous in the protruding, long legs of their riders rigged out, as they were, with feathers and trinkets, that she smiled in spite of herself. On their faces, too, she could make out ridiculous blotches of paint; and as the little scattered band swept past under her she was tempted to stand up and call after them.

Stumbling back to camp, she met the Angel Buster with a Winchester carbine over his shoulder. He said he was trying to get a crack at a rabbit, but looked worried. Something in his manner silenced her, so she decided to say nothing of her discovery till back in camp. Then she went to Clarence.

"Indians, Clarence! Think of it, at last I've seen real Indians!"

Clarence was sitting with Hunker Bill in the shadow of the stage-coach, for the sun was hot.

"Injuns?" Hunker Bill knocked out his pipe. "We're a leetle fur South for genooine Injuns, m'm, I guess!"

But Dorothy described them to him, minutely. As she did so the Angel Buster turned on her and looked oddly into her eyes.

"Did they have travoys—poles, tied to any of their horses?"

The girl had not seen any. That was all the Angel Buster asked.

"Did y' say, m'm ye mebbe seen squaws in this yere party?" It was Hunker Bill who asked the question, with ill-assumed carelessness.

"No, they were all men, with smears of stuff on their faces and feathers and jingly things!" Then she turned to the Angel Buster.

"What difference does that make?" she demanded.

He did not answer her. He spoke a word or two to Hunker Bill instead. The next minute she could see the two cowboys make for the tethered horses, a hundred yards down the coulee.

She repeated her question, imperiously, but still the Angel Buster did not answer her. He turned to Clarence with a manner quite new to him.

"Pack this duffel in the coach, Mr. Stephens!" It was a command. Clarence, who was not used to commands, looked up at him languidly."

"At once, please!" thundered the other, and there was no mistaking his meaning.

"But what does it all mean?" asked the girl vacuously, as she saw the Angel Buster going hurriedly over the rifles and slipping the cartridge-belts out on the foot-board of the coach. Then she grew hysterical, and cried a little, while Hunker Bill snapped up the traces near where she stood.

"Them Injuns is rampagin', m'm! They're out on the warpath some sure, an' they ain't pleasant comp'ny for white wimmen!"

"But they would never attack *us,* here, nowadays!"

"Them's Yellow Blanket's bucks, m'm, they do uncommon what they like, up in these parts!"

The last of the duffel had been flung in, and the Angel Buster was holding the coach door for her. He looked down at her and smiled—it was a smile that nettled the hysteria out of her.

"I'd rather be outside, with the others," she said, with the ghost of an answering smile on her white lips, remembering what she had once called him.

"It's all the same, just now!" and he helped her up, while Redney shook out the reins and they swung slowly round to the southeast.

There was little said as the heavy coach lurched down over the first few miles of rock and sand and muskeg-mud. The sun beat down on them stiflingly; Dorothy had never dreamed it could be so hot above the fifty second parallel. It was worse than Arizona, pensively lamented Clarence, wiping the dust from his eyes. They lumbered down out of the country of sand and rock, and crawled up a shallow coulee where grass grew green once more. There Dorothy caught sight of orange lilies and ox-eyed daisies and red prairie-roses. She pointed them out to Clarence.

"You know the Angel Buster's made a study of these North-West Indians!" he said, following out his own line of thought. "Those were Blackfeet—Yellow Blanket's men. They're going to raid the Hudson Bay Post at Little Moose, and probably load up one firewater, and then wipe out some old scores."

"Oh, that's it!" she said, trying to be brave.

"He was telling me the way they treat whites now and then, when they rampage like this—especially women!" He paused, before the atrociousness of such deeds, and then added, as he glanced into Dorothy's blanching face: "I guess, perhaps, we ought to have stayed down country a bit, after all!"

"I suppose so!" she murmured.

"You see that low line of hills huddling down against the sky, to the south-east? Well, we're going to make that before we camp."

"And then what?"

"Then, if the Angel Buster's right, and we don't slip through their circle, we can get among the broken rock, and hold them off till they get tired, or Mounted Police come up!"

As the afternoon wore painfully away Dorothy thought of her quiet-fronted Madison Avenue home; of the cool, quiet security walled in by its austere brown-stone front; of the companionable press of crowds and carriages in the city. But the little plateau still stood off in the distance. They travelled slowly, cautiously picking their way along muskegs and coulee bottoms. And all that time nothing more than a gopher had scampered across their track. The Angel Buster, on the driving-seat with Redney, was remembering somewhat dolefully that he could no longer sit and muse idly on the many tints that sun and wind brought into Dorothy's brown hair. From time to time he looked back at her, with a boyish smile, though it was not until they began to climb the little tableland that he spoke to her.

"Won't you rest inside now, for the next few miles?" he suggested, casually. She threw a sudden glance at him, which made him add, "The sun is tiring you, I know."

"Isn't this where we're likely to run across them?" she asked, trying not to show the sickening sinking of her heart.

"They may be forty miles away, at this moment!"

"I'd rather be here with the others!" was all the girl said.

Silence fell over them again, and the muffled jolting of the heavy coach-wheels was the only sound. Still no sign of life came to their watching eyes. The incongruous humor of it all, the stealing away of well-armed men from an enemy not even to be seen, filled her with a sudden suspicion that it was all some well-planned hoax.

"I must say them Blackfeet have uncommon revoltin' fashions o' treatin' white wimmen, when they git 'em!" began Hunker Bill, to break the silence.

"We'll hear about that later, Hunker!" cried the Angel Buster, sharply.

Then, of a sudden, the Angel Buster was standing up in the lurching coach-seat, holding his hand high above his face,—at first the girl thought he was shading his eyes from the sun, till she noticed the hand was held far too high, and that the palm was turned oddly outward. While she was still wondering at this little tableau he shook his head and called out sharply, "We must run for it!"

"For what?" demanded Clarence.

"Injuns," said Hunker Bill. "He's makin the peace sign to 'em there, an' they ain't answerin'!"

Then a little far-away puff of smoke, followed by a rising, wailing "pin-n-n-ng," smote on their ears.

"What is it—are they shooting?" cried the girl.

No one answered, for a little trail of dark figures was stealing ominously between them and the horizon to the west. To the girl they looked like nothing but dancing shadows, but to the practised eyes they were Indians, mounted and armed.

Dorothy's face was colorless as a second bullet tore through the woodwork of the coach. She looked at the Angel Buster, the man she had called a coward, and kept her lips pressed together. He was taking it very calmly.

"We're caught in the circle!" cried Clarence to her, excitedly; "that's why we're running for the broken rock yonder!"

With dazed eyes the girl swept the rough, half-timbered plateau that surrounded them. By this time she could clearly make out the ridiculous little pattering ponies once more, as they circled restlessly back and forth. Then she heard the voice of the Angel Buster, and it sounded thin and far-away. He was telling the men to hold their fire; it kept the beggars guessing, and held back the rush. Then he laughed a little, and explained to them that the Indian was a good enough hunter, but really a very poor marksman—a thing for which they could thank their stars. It was not until long afterwards that the girl, huddled down in the seat on the coach-top, learned that her solemn-eyed young guardian spent most of his vacations north of Slave Lake, shooting musk-ox.

He turned to her as a bullet whistled uncomfortably near them; he knew by the wide area of those bullets that it was the Hudson Bay rum of Little Moose behind their rifles.

"Slip down here!" he said, motioning to the narrow space behind the tooling-seat. It seemed too much like crawling into a

hole, and she courageously told him so. "I'd rather be up here!" she added, with a touch of her old imperiousness.

"Do what I ask, please!"

She looked at his for one intent, pregnant moment. He looked back at her in the same way; and during that moment a wordless and bloodless battle was lost and won. Suddenly she flushed up to her temples, like a school-girl, and then slipped meekly down on the horse-blanket that he had folded and placed ready for her.

What happened after that she scarcely knew. She saw one of the leaders of their bronchos go down at full gallop, saw the impetus of the heavy coach carry the other teams over him, felt the coach itself swing sharply round, lurch, hang balanced for one perilous moment, and then roll ponderously over on its side. She had a confused memory of hearing Hunker Bill crying out to make for the timber, and then, for one terrible moment, she thought that she lay there alone and deserted. She tried to struggle to her feet, but something she found, was holding her down.

It was the lean and wiry arm of the Angel Buster. The heels of a wounded broncho were kicking menacingly near her head. Calling to her to lie still, the Angel Buster crept out, with his Colt in his hand, and sent a bullet through the animal's brain. Then he cut loose the kicking, fighting, blood-stained teams, and turning the body of the dead animal in towards the coach, called for her to creep in behind it. Once there, the Angel Buster pulled the lever of his rifle down and back, and with a strange hardening of his boyish mouth looked about him.

"May God forgive me," he murmured, "if I have to take His lives!"

He saw nothing but a band of many colored little ponies circling and dodging in on him. To Dorothy they seemed riderless. Yet with his free hand he slipped his Colt down to the girl.

"Have you ever used one?" he asked her hurriedly.

"No," she whispered back tremulously. She looked up at him, hesitatingly, and he could see she wanted to say something. Second by second the shifting circle was closing in on them.

"You hate me?" she said, with a little sob in her throat.

He shook his head, almost shyly, as he watched the circle. She was crying now, openly. Then he spoke:

"It's not likely we two will ever get out of this alive. I mean the both of us. Things don't count now; so I must tell you"—his Winchester went up to his shoulder as he said the word—"I must tell you; I love you, and have loved you from the first."

She dashed the tears from her eyes, and reached out an uncertain hand, as though to touch his knee.

"If anything happens to me first," he cried, as he sighted, "you must never let them take you, remember that!" Then he put down his rifle and looked at her again.

"I know!" she answered, as she took up the Colt from her lap; and her fingers resolutely closed on it.

"But remember, not until the last, the very last!" he added hurriedly. He saw a buck swing about, and send a wing shot in at them. It whined past him and struck. He thought it had struck the girl, as he felt the sudden weight of her body on his feet.

"Damn you!" he cried, aloud, "*now* I'll show you!"

Then he forgot—forgot even the rigid figure across his feet, and the madness to kill came over the Angel Buster. His first shot went wild, but a second sent the buck tumbling and sprawling down on the prairie sod. The Indian tried to crawl away, but a third bullet left him prone on his back, staring up at the wide skies.

Then the Angel Buster shot wickedly, but never wildly, as he stood with his back to the wrecked coach, coolly wondering just how he would get a chance to load again. Four bucks went down, and still he waited for the final rush.

Then, of a sudden, he saw the narrowing circle shift and turn in a body, and accepted the movement as his last moment of life. He took one deep breath, and waited.

With a bewildered gasp he slowly lowered his rifle. There, before his astonished eyes, horse by horse the shifting circle was melt-

ing away like a mirage. He pondered what new move it could mean. While he still had time he flung himself down beside the girl, wondering if she were dead. His searching eye swept the huddled little body from head to foot, and he suddenly shouted aloud with joy. There was not a scratch on the girl. She had fainted away—fainted from sheer fright.

He cut open her waist at the throat, and bent over her, waiting for her first breath, watching her pallid face with a new and strange thankfulness singing through his veins.

She opened her eyes slowly, and shuddered.

"Where are they?" she cried, clinging to him in a sudden reawakening of terror. He could only shake his head hopelessly, and held her in his arms until her paroxysms of frightened sobbing subsided. "Oh, I'm a coward, a coward!" she murmured, while he silently wished with all his heart that those besieging, encircling demons in red would surround them till the end of time, as he felt the weight and warmth of her body on his arm. He asked for nothing better. He even forgot his bashfulness, and brushed back the wealth of golden brown hair from her pale brow.

She smiled up at him contentedly, at that. "It is so much more than I deserve, to die with you!" she cried, with a new light on her face.

He looked out through the late northern afternoon, but no sign of life came to his eyes. How long, he wondered, could it last? Then a touch of audaciousness came to him, bringing a pallor to all his powder-blackened face.

"Supposing this should turn out as we don't expect—supposing, in some way or other, this day is not the end of everything for us, could you ever learn to care for—er—for a fellow like me?"

This girl looked at him wistfully. She lifted a passionate hand and caught his, then remembered and became a woman of the living world once more.

"Is there any hope, at all?" she asked, instead.

"Not if night comes before help of some kind. But that isn't the question?" He leaned over her with a new boldness.

"Could you ever learn to love me?" he asked her once more.

"I do!" she murmured. And at that he sighed deeply, and gazing out, took one hungry and comprehensive look at life.

"Then we'll die hard," he cried, exultantly, as he caught up a cartridge belt and turned to fill his magazine.

The woman gazed forlornly out into the strange unknown land that lay about her, suddenly quailing at the thought of what the night might still hold for them both. Then she grew ashamed of her cowardice, and turned away her face that he might not see it.

"Look!" she said quietly, as he came back to her with Hunker Bill's carbine. And she pointed to the west, where the sun, a ball of molten, blood-colored fire, was going down beyond the horizon of the Great Muskeg Country. He looked out at it for a silent minute, and then his eyes widened, and he gave little bewildered gasp.

On the southerly horizon of the plateau, indistinct in the yellow light of the early northern evening, a flickering, dancing line of crimson caught his eye. He pointed it out to the woman beside him. It could be only one thing, and as he realized what it was he understood why the menacing circle that had hemmed them in had turned and melted away so suddenly before his eyes.

That flickering blurred line of crimson, he knew, could be nothing but the red jackets of a patrol of the Riders of the Plains.

"What is it?" cried the woman, as her companion sprang to his feet and shaded his eyes with his hand.

"It's Stephens and the others, with the Mounted Police," he answered, almost regretfully. "We're saved!" he said slowly.

"Then kiss me, before they come," she said, as she crept into his arms again.

"And you know what this means?" he said, looking into her eyes, which had suddenly grown grave and womanly.

She nodded her head. And they sat there against the old coach-box in the chill twilight, until the others rode up.

THE MUSHROOM

A STORY OF ACHIEVEMENT

BY HUBERT McBEAN JOHNSTON

QUACKENBUSH was plainly not at ease. As a matter of fact, he was not quite certain just how he ought to open the interview. Had it not been that he had sent for Jones, there would have been no difficulty. Under the circumstances he felt a trifle diffident about the matter.

"Jones," he cleared his throat, "Jones, you're getting to be quite an old man; you're not as young as you used to be. You must—that is—er—you should take a rest." The President spread his fat little hands apart as if adding strength to the suggestion. "Yes," he pursued, "you certainly ought to lay off; see if you don't feel better for it, you know."

"But," said Jones, in surprise, "I don't want a holiday. Why, it's only six weeks since I've been away. Besides, I'm not old; I'm three years and a half younger than you."

"I know; I know, Jones," answered Quackenbush, hurriedly; "but it's not that. I'd better come right out with it; I guess I'll have to put the matter plainly. Fact is, it's just this; I think it's about time you were being superannuated. You've been here twenty-two years now, and you're over sixty. We can make you a nice retiring allowance—a very nice allowance, indeed."

"Which in cold cash means—?"

The cool suddenness of the proposition staggered the General Manager, and left him rather at sea. His mind ran over the years of labor he had put on the road, and the triumphs he had achieved; the idea of being shelved now that the company was fairly on its feet and in smooth waters, left a bad taste in his mouth. He had seen the road grow under his care, from a small horse-car line to the controlling trolley company of the city. His whole existence was wrapped up in it. Independently wealthy, the salary he drew was a secondary consideration.

"Eighty per cent. of your present salary. You're getting four thousand now; that would make it thirty-two hundred dollars a year. I think that's rather handsome. What do you say?"

Jones thought a moment. Quackenbush must have some motive for making such a demand as this, and he determined to learn what it might be. He felt certain that it must be a strong one, for the President was not the man to throw away over three thousand dollars a year unless he had a very good reason.

"Who's to take my place?" he questioned. "I suppose you have some one in view."

"Well," answered the President, flushing up guiltily, "I was thinking that maybe we might put Johnny in—that is if the directors approved—that is, for the time being, anyway. He could manage the road all right for a while if he had a little help."

Jones knew what that meant. Quackenbush, once he had his empty-headed son in the position of General Manager and Jones' influence for conservatism removed, would have the road right where he wanted it to do with as he pleased. Still, Jones felt that once out of it, what they did was no concern of his.

"Sure," he assented, "he could manage it all right; there's no reason on earth why he couldn't. Still," he added shrewdly, "the salary's not very large. You're surely not going to keep him at four thousand a year; the position has rather outgrown it."

Quackenbush fell into the trap without the faintest suspicion.

"I was thinking of raising it to five thousand," said he.

"Quite right," replied the General Man-

ager, concealing his pleasure, "quite right! Now, I'll tell you what you should do. It's not going to look well to fire me at four thousand and then put your own son right in at a thousand more. Raise me first to five thousand. Then, in a month or so, I'll ask to be retired of my own free will and suggest Johnny as my successor. Giving me my superannuation of eighty per cent., that'll just let me out on the four thousand I'm getting now."

"One for Johnny and two for yourself, eh? I always did admire your particular brand of nerve."

"Well, what are you going to do about it?"

Quackenbush feigned astonishment.

"Do!" cried he. "Why, nothing at all. You surely don't mean to tell me you were making that proposition in good faith. It's quite out of the question; my directors wouldn't stand for it for a moment; and even if they would, I couldn't conscientiously do it."

"Too bad about your conscience!" sniffed the unbelieving Jones. "Seems to me yours is one of the convenient kind that only turns up when it's wanted."

"Besides," continued Quackenbush, "I can't wait for you to hold the job a month before Johnny takes charge. That little deal with the Southwestern Traction Company will be on in a couple of weeks more, and I would like Johnny to have hold when it comes up. My scheme is for you to resign; then, while we're waiting for a new General Manager to be appointed, we'll put Johnny in provisionally, and make him prove so successful that he'll get the job from the directors themselves without my interfering. That'll look like a smoother job."

"Have him make a reputation on a foundation that I've spent three months in laying! That's pretty good, too."

"It's nothing to you. What's one little triumph more or less to your credit if you're going to get out anyway? Besides, coming right at the beginning of his career, it'll mean a big thing for the boy. Are you willing to do it?"

"That won't be following out my scheme. Your way makes me lose a cool thousand a year."

The President lost his temper.

"I'll tell you straight," said he angrily, "you'll never get that four thousand as long as I have anything to do with it. I've made you a very handsome offer as it is, and you can either take that or nothing. If thirty-two hundred doesn't suit you, you can get out without it."

Jones looked at Quackenbush contemptuously. The President squirmed beneath it. Then the Manager rose to his feet.

"That speech just about shows your size," said he, with a sarcastic snort. "You want to give me the dirty end of the stick, and, after all, I don't know but that's what I'd rather take. You may consider that I've resigned without asking for superannuation."

To Quackenbush, such a termination of the interview was highly satisfactory, and he showed the fact a little too plainly. As Jones twisted the door knob, he turned back and caught the other's expression.

"You don't need to gloat yet," he cried; "you aren't out of the mire until you get straightened up with the Southwestern. And, by ginger, I may be an old man as you say, but I promise you straight, I'm going to have a hand in that deal somewhere. If it's not on your side, it'll be on the other."

According to the terms of the franchise Quackenbush held from the city, in the event of another company wanting to build a road within the city limits, the option of constructing must first be given to him. Consequently, when the Southwestern Traction Company, controlling lines in all the leading towns in the state, cast covetous eyes on Avenue C, it was to Quackenbush they were obliged to come with their proposition.

"But I don't want to build the road," he had told them. "I have a line paralleling it on Avenue A, only two blocks east, and it would kill too much business for me."

"We don't expect the privilege for nothing," insisted the deputation; "we're offering you two hundred and fifty thousand dollars. That's at the rate of fifty thousand

a mile. Naturally, we'll expect you to take it in stock, but any way you look at it, it's a big thing."

"Out of the question," Quackenbush had replied. "Nothing under half a million would touch me, and even then, it would have to be in cold cash."

The leader of the Southwestern party got on his feet.

"I'm afraid we'll just have to go ahead and build it without giving you anything," said he.

"Not on your life you won't," answered the President.

"Then you'll have to build the road yourself," insisted the other.

"I guess not!"

"Then we will."

"Now, see here," Quackenbush had answered, "there's no use in pulling at loggerheads on this matter. You want the privilege of building this road; you don't want me to put it down any more than I want to do it. But I've got to get my price out of it, or you're not going to get a franchise. See? If you start doing anything, I'll get out an injunction to stop you and go ahead and do it myself; then nobody will be ahead, and you will only have had the satisfaction of killing your own scheme and putting me out of pocket a little where I don't need to be. I can just as well turn the Avenue A line over and bring it down Avenue C as not. A belt would pay well."

Thus it was that matters stood. Quackenbush figured on being able to close satisfactorily within the next fortnight and letting his son take the credit.

The morning following, the President of the Southwestern Traction Company received a surprise in the nature of a call from Jones.

"I presume you're here to make some arrangements about that franchise for Mr. Quackenbush," said he, after greetings had been exchanged.

"Not entirely," replied Jones. "Not entirely, I imagine we can do that incidentally, but that's not the prime object of my call. You see, Mr. Quackenbush and I have had a little difference of opinion regarding my salary, and I've left him. I've come now to make you a proposition."

"Which is?"

"That you make me General Manager of the new line you propose building on Avenue C. Salary to be the same as I have been getting."

The President laughed pleasantly.

"Just as you remark, Mr. Jones, that is a 'proposition,'" said he. "But I think that you ought to know better perhaps than anyone else, how much of a line we have or are likely to have for a while on Avenue C. I would like to consider you for the position if it existed, but under the existing circumstances, I don't really see that we can do anything."

"Suppose I were to make the position?" suggested Jones, soberly.

The President started.

"What do you mean?" he interrogated, quickly. "There's only one way to do that that I know. You don't mean that you can build the line?"

"That's exactly what I do mean!"

"Well, if you are able, the job's yours. Quackenbush seems to hold us pretty much in his hands at present, and if you know of any way to get round him, I guess you can command almost whatever salary you have a mind to ask."

"Four thousand a year will hold me for the present," replied Jones, dryly.

When Quackenbush heard that Jones had accepted the management of the Southwestern's new line on Avenue C, he laughed.

"I was afraid that when the old beggar left, he really had some ideas," he said to his son. "It's time he learned that he's got to catch his goose before he can cook it."

Jones wasted no time in setting about his scheme. Up in the northern part of the city, not too far from the proposed line, he secured extensive yards and commenced getting in material. Quackenbush watched the operations, and spent his evenings calculating how much he could advance his price after the Southwestern people had spent too much money to permit their withdrawal. That they could pos-

sibly get ahead of him never entered his head.

But matters failed to run smoothly. When the time came round for the conference with the Southwestern, the delegation asked for an adjournment of two weeks longer, and nothing was done. At the election of a General Manager during the following week, the President's son was turned down and the heaviest stockholder on the board of directors appointed to the position. Jones saw the whole matter, and was intensely amused.

As the day drew around for starting operations, Jones issued his final orders. The manager of every employment agency in the city was called in and given his instructions personally.

"We want every man you can let us have," said the General Manager. "Get them competent foremen, and have them at our yards at eleven thirty next Saturday night. We don't want them there a moment early or a second late; and furthermore, we don't want a word about this to get out. You had better instruct the foremen confidentially, and have them keep the men in ignorance until the last moment. Don't employ a foreman you can't trust to keep quiet. I'll get the walking bosses myself; I have men who understand the work they are to do."

As midnight on Saturday drew around, the Southwestern's hitherto deserted yards took on a new aspect. Beneath the flickering, violet glare of the arc lights, rough gangs of men swarmed over the place. From an undisciplined mob, the foremen started to lick them into an organization. It was little short of marvellous how soon order rose out of chaos. From a back street and into the side of the yards, came a long string of trucks. There were trucks of every type and description—reach trucks, flat trucks, new ones and old ones; Jones had engaged them all. As fast as they could be loaded, they filed out of the main entrance and down to Avenue C. Gang after gang followed. By half-past one, the whole Avenue was a scene of activity from end to end.

Jones' plan was simple. He was going to put his tracks down on the Sabbath, when it would be impossible for Quackenbush to get out an injunction restraining him.

Four hours later, as a rosy glow in the eastern sky heralded the approach of dawn, a long row of torn-up pavement gave notice that a great work was under way. The men caught the idea that a big deal was being put through, and enjoying the huge joke they were helping to play, worked like beavers. Walking bosses on horseback rode back and forth giving orders. Busy time-clerks hurried along the line of labor issuing brass pay-checks. Teamsters cracked their long whips and shouted to the foremen to ask where they should dump their loads. No time was taken. Every man who worked, had twenty-four hours of labor ahead of him; when he was through, he would get his four dollars without question or demur. Jones, in a light buggy, drove up and down and watched progress.

So well had the secret been kept that not even the officials of the Southwestern Traction Company knew he was at work until almost noon. It was about nine o'clock when Quackenbush heard about it and appeared on the street. Jones was at the other end of the line, and he had some difficulty in finding him at first.

"What the dickens does this mean?" he fairly shouted when they met. "What in thunder are you doing?"

"Building the Southwestern Traction Company's new road down Avenue C," answered Jones, urbanely. The words actually rolled out of his mouth. Quackenbush was growing more heated, and the General Manager felt correspondingly jovial.

An unpleasant conviction was stealing over the President that he had been bested, and the idea did not tend to make him any better natured.

"I suppose you think you've done a pretty smart trick," he cried, irately. "You'll have all this work to tear up tomorrow. See if you don't."

"Hardly!" Jones grinned triumphantly. "If you will just think back a bit, you will remember that in the presence of three witnesses, you refused to do anything, and

even when you knew we were getting in material for it, you never stirred to make a start. I don't see how you are going to get around that."

Quackenbush muttered something and lashed up his horse. His son, who was with him, ventured a remark, and was sworn at for his pains.

It was high noon before the first rail was actually put down. Jones stood by, and as he watched it laid in place, a breath of relief escaped him.

"I guess we can take time for a bite to eat now," he said to his driver. "Let's go across to that restaurant on the corner and see what they have."

Beneath the glare of the afternoon sun, the laborers toiled and sweated. The day was hot, and the long strain was beginning to tell; all worked with less enthusiasm than in the morning. Yet almost as much was accomplished. Inspired by the untiring persistency of old Jones, they kept at it with the dogged energy that meant results. By four in the afternoon, the rails were in position for almost the full length of the line, and the work of getting the brick pavement back into place was under way. Two hours before midnight most of the men had knocked off, and the few who were left were busy cleaning up the loose bricks and dirt and loading it into dump wagons.

Jones' project had been a success; in a little less than twenty-three hours a street five miles long had been torn up, a railroad laid from end to end, and the pavement replaced again as if nothing had occurred!

It was a full week later, however, before any cars were run over the new road. Quackenbush, furious at the way he had been tricked, secured an injunction prohibiting the Southwestern people from using the rails until the matter was decided. Jones used the interval in getting the road into shape and putting his running equipment in perfect order.

"You can't carry it to the Courts," he told Quackenbush. "Your franchise doesn't give you the right to sell privileges to another company if you don't want to use them yourself. We can prove by three witnesses that you had ample notice that we intended building. If you insist on going any further in the matter, we'll get right into details and have the whole thing out."

That was Friday. The next day Quackenbush drew in his horns, and on the Monday following, the first car made the trip.

The new road dealt a heavy blow to the old line which paralleled it on Avenue A. Running nearer the middle of the thickly populated district, it drew business from both sides where Quackenbush had formerly been able to pull only one way, though, indeed, that way had been all across the city. Quackenbush cut fares and made every effort to retain his patronage, but it was of no avail. The Southwestern demanded a straight five cent fare, and even at that got more business than they could handle. Quackenbush's endeavors, instead of making money, acted just the other way and served to weaken him. Yet, with bull-dog tenacity he kept up the fruitless struggle for a full year. Then it all came to an end within three days.

The first intimation Jones had of the matter came to him in the form of a letter from the Southwestern Traction Company's head offices. It reads:

"Dear Mr. Jones,—

"Several days ago we were approached by Mr. Quackenbush with an offer to sell out to us. He names a price to us of $900,000, with good-will, and has given us an option on the road at this price until Saturday next. A special meeting of our directors was held this afternoon to consider his offer, and it was decided to place the proposal entirely in your hands to deal with as you may think best.

"We may say that the idea of joining the ends of the two roads and making them into a large belt, is one that seems to meet with favor from our people. However, this is for you to decide. It is understood, of course, that if we combine you will hold the same position as you now do—

that is, General Manager of the amalgamated roads.

"Kindly let us hear from you just as soon as you have investigated and appraised this matter. Yours very truly,

SAM. JOHNSON,
President.

Outside the day was just beginning to soften into the dusk of twilight, and across the city spread beneath the window, the electric lights gleamed like fireflies on a meadow. To Jones, it seemed the embodiment of perfect peace and contentment. He leaned against the side of the window, and as he watched the myriad of lights in the office buildings twinkle into existence, there swept over him a great wave of feeling that life was good and the battle of achievement well worth winning.

"General Manager of the amalgamated roads," he repeated to himself. "General Manager of the amalgamated roads!"

DIAMONDS OR HEARTS

BY ERIN GRAHAME

THE St. Lawrence, at its very worst, when the witches of November ride its dark-blue waves and wave their brooms of foam, is a stream to be defied and desired. But, when an August moon is turning its peaceful surface into a sheet of ultra-refined silver, when every rock and tree of the Thousand Islands takes on a mystery unknown by day, then the wicked little Devil of Chance, whose activities are not confined to India, as Mr. Kipling very well knows, slips into his bark canoe, and paddles abroad, for, although sightless, he knows very well where to go. He chuckles to himself whenever he hears the sound of a girlish voice, answering the dip of a paddle. He knows enough to avoid the clumsy family row-boat, filled with a joyous crowd, from which will arise the devastating sounds of the latest coon-song. But, when he hears such gentle murmurs as, "I feel you can understand," and "there seems to be an affinity," he knows that the very witching time of night has come, and the magic of his hour is upon the deep.

On such a night did Molly Forbes, a siren in a sailor-hat, float upon the blue St. Lawrence, and say evil words concerning her stars; for the man behind the paddle, who was bravely doing the work, was unfair, fat and fifty. His name was Samuel Reade, and he was the owner of sundry stocks which enabled him to indulge in purple and fine linen to an unlimited extent, and to fare, every day, too sumptuously for symmetry. His moist and bulging blue eyes had rested upon Molly's slender form with approval, and Molly was not long unconscious of this regard. She viewed the obese Samuel with mingled feelings, which were more mingled than otherwise. The purse of Samuel was much to be desired, but the person of Samuel was not to be viewed with delight. Then, he was just the kind of man to refuse to retire to the chimney-corner or the club. After matrimony he would insist upon accompanying his young wife to all the pomps of this wicked world, and would commit the unpardonable offence of regarding her in the light of a purchase, a little better than his turtle-soup, a little dearer than his Veuve Clicquot. All these thoughts and many others passed through the active brain behind Miss Forbes' pretty brow, as Samuel, the unsteady, puffed and glowed beneath the searching light of Diana. At last, he marred the stillness.

"Ain't this pretty fine? You and I can paddle our own canoe all right." Then he laughed, and the resentful fairies vowed vengeance upon this intruder from the world of humanity, and echoed his mirth in such elfin fashion that Molly hated him, and raised her head from the blue velvet cushion, with a force that made Samuel realize that a canoe is a vain thing for safety.

"Hold on, there! I don't want to die just yet." As the canoe did not upset, he added, "Though I don't know that I'd mind dying in your company." This noble sentiment was accompanied by a look that was meant to be tender. A fat man, paddling beneath the rays of the moon, may be a shining success in expressing the cheerful, but he should not attempt the sentimental. The "lean and hungry Cassius" is more dangerous in love, as in politics, than the members of the sleek-headed fraternity. So Molly continued to gaze across towards the boat-house belonging to the cottage where her friends had encamped for the summer; for she knew that Edward Jarvis was disconsolately smoking a cigar, and thinking various things concerning Samuel. Edward was a delightful young lawyer, with a small income and a large heart. For two years, both income and heart had been lavishly spent upon Molly Forbes. But neither the roses provided by

the former, nor the affection flowing from the latter, could entirely obscure the substantial figure of Samuel Reade.

Molly had been invited to spend the summer with her dear friend, Helen Marlowe, who had married for money, and who had proceeded, in spite of all precedent, to fall in love with her husband, instead of with a wistful-eyed bachelor, who would talk to married women about the higher nature and being misunderstood. Molly knew the story of her friend's marriage, and of its development from finance into affection. Helen's happiness had given Molly many doubts concerning matrimony that is founded on romantic passion. Had not Helen been desperately in love with Charlie Richmond, to the extent of criticizing his coats and his gloves? Yet, she was now eminently proud and fond of the worthy Henry, and, in spite of all that preachers and novelists had declared, she was supremely happy. According to what the poets and other prevaricators have said and sung, she should have been miserable, with remorse gnawing at her soul. If she had lived in a novel, Charlie Richmond would have reappeared to keep alive her old affection and to undermine her felicity. But Charlie had married a typewriter girl with a pretty face and a plaintive voice, and they had followed the course of empire—in fact, were prosperous inhabitants of busy Seattle. On these things Molly pondered, as the moist, blue eyes of Samuel, filled with what he considered a loving expression, looked into hers, which indicated an emotion that the honest man mistook for maidenly shyness; whereas, not even in her bassinette days, had Molly Forbes known the meaning of that retiring sentiment. If Helen had learned to love Henry Marlowe, why could not she—Molly—who loved lucre above every other consideration, learn to tolerate Samuel? But Henry's dark, gentle face and reserved courtesy arose in judgment against her, and she said to herself, with almost a sigh, "Helen was bought by a gentleman." Wherefore she scowled at the canoe and the waves, and declared with resolution that it was cold and that she wished to go in. Cold! A tiny breeze murmured a protest against such a libel on the night, but Samuel willingly turned the boat towards the Marlowes' island home. As he held out his puffy hand to assist Molly from the canoe, the worthy paddler said: "Remember, you're to let me know to-morrow night. But, after our talk this afternoon, I guess things are about settled."

"I wish you would not be so absurd. I have a headache," said Molly, stormily, as she swept on through the pine alley. Samuel followed, but could find no trace of his lady-love. She had stepped aside from the path, and she watched, with great satisfaction, her burly adorer, as he plodded wrathfully towards the house. Even as she laughed an airy, malevolent laugh, her wrist was seized by a strong hand, and a stern voice said, "What are you going to tell that cad, to-morrow night? And what did he mean by your 'talk this afternoon?'" Molly was decidedly startled; but she had inherited a certain degree of diplomacy from an ancestress who was married to a gentleman, whose first wife was Lilith. Therefore she screamed daintily, and shivered in a pitiful little way.

"Oh! how you frightened me!" Then she put her hand—the one the man was not holding—over the place where her heart was supposed to be fluttering.

"I didn't mean to startle you; but I don't see how you can endure that man." The stern voice had softened.

"He is rather dreadful," with a plaintive sigh, "but he has a canoe."

"So have I, and it is not *very* late. You must be tired, and I want to talk to you, and there is a crowd at the cottage."

Miss Forbes must have been very much startled, for she allowed the stalwart young man to keep her hand in his protecting clasp until she found herself once more off terra firma. This canoe was a small and rather plain affair in comparison with Samuel's gorgeously-upholstered craft. But, although beauty may not be in the eye, it is surely in the heart of the beholder, and Molly felt very much at home, as the 'Red Rover" drifted into the broad river-channel.

"I'm afraid you won't find this canoe very luxurious after Reade's 'Spirita.'

But the moonlight should make amends for the roughness of the boat."

"Thank you, I am very comfortable. Happiness is not altogether a matter of velvet cushions."

"What do you mean, Molly?"

"I wasn't aware that I had given you permission to use my Christian name, Mr. Jarvis."

"I knew better than to ask for your permission. And—is Molly a Christian name?"

"I have never considered myself a heathen."

"Have you not? But then I was speaking of your name, not you. And, as Shakespeare says, 'What's——'"

"If you quote that tiresome question, I shall upset the canoe."

"Then we shall be drowned together, and you will not become Mrs. Reade."

"I am not going to be Mrs. Reade. You are very insolent, and I wish you would go back."

"Aren't you going to be Molly Reade some day? Of course, I thought it was nearly arranged, for he has almost a million, and he is awfully in love with you. Hasn't he told you so?"

"Mr. Jarvis!"

"You had better not be restless, as we nearly went over then."

"I wish to return."

"I am very sorry to say no to a lady, but it is such a delightful night, and there are many boats out yet."

Edward Jarvis had never been a meek and lowly order of being. But now Molly gazes at him in despair, for he had assumed a tone of tyranny that was almost reckless. Had she better cry? No. That is always unbecoming, unless a divan is near, and it would also be very dangerous, as well as unprofitable, to weep in a canoe. What would be the sense of crying, unless Edward could comfort her, and where would be the wisdom of being consoled, at the risk of having cold water thrown upon the scene? Wherefore, dry counsels prevailed, and Molly simply looked in reproach at the strong, and undeniably handsome, young man, who wore a cream flannel costume with a grace that put Samuel Reade at a disadvantage.

"You are most unfair."

"Unfortunately, this is a world of unfairness. Unto Samuel, who has an infinitely better boat than I possess, has been given what I value more than many canoes."

"What is that?" said Molly, quickly. The woman who asks questions is lost, and Molly blushed crimson.

"Why, a trifling gift that you call your heart."

"Why will you talk to me like this? Do you suppose that a man like Mr. Reade, who wears yellow ties and doesn't know rag-time from Chopin, could be really and truly loved?"

"The yellow ties and rag-time do not spoil the man. I don't want to talk against Reade—but—do you love him?"

"It does not concern you in the least. Yet, since you have asked the question, I don't—can't and won't. You must have a very poor opinion of me, to think I would ridicule the man I love."

"I haven't a *very* poor opinion of you. I wouldn't be so troubled with insomnia, if I had. But your heart does concern me, because, you see, I want it."

"To play with, and break, I suppose." There was a long pause, during which a steamer, ablaze with multi-colored lights, went on to the lake.

"You ought to know something about me by this time, Molly, and I don't think I deserve that last remark."

"You deserve everything that is horrid."

"Then—won't you be my wife?"

"No. I am going to marry Mr. Reade. He may not be brilliant, but he doesn't call me names."

"I haven't called you anything. But I should like other people to call you Mrs. Jarvis."

"But I don't know how to manage a house, and you ought to marry a practical woman. Besides, I don't believe you care for me in the least."

"I hate practical people; you are the only woman in the world, and we needn't live in a house. We can board."

"But, even then, we shall still be in a house, and the women in a boarding-house are always cats."

"Molly, you force me to be primitive. Do you love me? I shall never ask you again."

"Please do. You have no idea how I like to hear you say it. Oh, remember that this is a canoe."

"I am horribly poor, my dear, but housekeeping will be all the simpler, and you won't need to worry over many servants."

"Rich men are nearly always uninteresting, but you ought to marry a rich girl. I have not said a word about marriage. I am going to be a perfectly lovely old maid, and be good to your wife."

"You can't possibly combine those occupations. If you don't give me a sensible answer within the next five minutes, I shall clasp you in a last fond embrace, and the 'Red Rover' will bob up serenely to-morrow morning, to let Mr. Reade know that you are the bride of the St. Lawrence."

"One of us should be sensible, and if life were all moonlight and islands, it would be easy to step into your canoe. I really do hate you so much, that I believe I'll marry you, and torment you forever."

"And you won't worry about losing Reade's fortune?"

"Don't talk about his fortune. I should tie myself in one of his money-bags and be drowned in this river, before I would be endowed with Samuel's worldly goods." Then, with compunction, "But he said that you were a bright young man who might get on."

"The deuce he did!"

"Well! Haven't you got on? Why are you paddling back so quickly?"

"Because a canoe is all very well under certain circumstances."

"But I don't wish to go back yet."

"You have changed your mind very recently, then."

"I have changed my mind about several things, within the last minute."

"Indeed!" But the shore was reached, and Molly was transferred, with infinite care, from the canoe to safer and yet more dangerous surroundings.

"You needn't take such care of me. I am quite safe now—besides, some one at the cottage may see us, and misunderstand."

"He would be a fool, indeed, who wouldn't understand. Molly, tell me what Reade meant by referring to the answer you are to give him to-morrow night. I couldn't help hearing him."

"You are very impertinent, and, if he *does* want to marry me, you need not care."

"Tell me why you didn't say 'no' to him at once."

"Because I didn't know whether you —Mr. Jarvis, you are so much stronger than I; don't you think it cowardly for you to force me to remain here?"

"Not when you are so unreasonable as to change your mind every five minutes. Do you hate me still?"

"As much as I ever did."

"And you will have 'Mrs. Edward Jarvis' engraved on your next visiting cards?"

"With a mourning edge."

"Just as my lady pleases."

"Your lady is a foolish creature, Teddy, but—she loves you."

Mr. Edward Jarvis, barrister-at-law of the city of Toronto, felt that the words and the smile and the blush were worth waiting for. He did not say so, but he became eloquent after an ancient fashion. Sages of every age and clime! You have called speech silver and silence golden, but you have left something better all unnamed.

But the St. Lawrence understood, and when the Man in the Moon, who had, like a gentleman, looked away for a moment, again shone forth, the river winked at him placidly and then hurried on past the islands, to tell the great sea that the "little blind Devil of Chance" had been abroad that night.

A Canadian View of Britain's Tariff

By W. Frank Hathaway

GREAT BRITAIN'S tariff, and its effect upon British colonies, is ever a puzzle to the Canadian mind.

The total revenue of the United Kingdom in 1901-2 was £143,000,000:

Estate Duties, Stamps, Property and Income Tax returned	£57,400,000
Excise	31,598,000
Customs	31,046,869
Sundries	23,000,000
	£143,044,869

Of this sum (Customs duties, 1901) per Statistical Abstract No. 39, we subjoin the following:

Cocoa, raw, 42,320,724 lbs. at 1d. per lb.	£ 176,366
Cocoa or Chocolate Prepared, 7,561,630 lbs. at 2d. per lb.	63,013
Coffee, raw, 283,606 cwt. at 14s. per cwt.	174,342
Tea, 255,824,617 lbs. at 6d	5,793,000
Tobacco and Cigars, 78,400,000 lbs. at 3s. to 5s. 6d. per lb.	10,567,705
Wines, 15,202,369 gals. at 1s. 3d. to 3s. per gal., and in bottles at 4s. to 6s. per gal.	1,449,687
	£18,224,083

Above quantities were for home consumption. A total duty, in 1901, of £18,224,083 on these five articles, whereas no duty was levied on meats, wool, butter, cheese, flour, and wheat.

Considering these taxed commodities, ad seriatim, one asks, Why impose such a light tax on cocoa? It is not consumed specially by the working classes, but rather by the middle and upper classes. Would it not be wiser to impose a duty of 6d. on cocoa, giving the colonies a 50 per cent. preference?

Trinidad, Jamaica, Guiana, Ceylon, and the Gold Coast, which export now over 42,000,000 lbs. of cocoa, would then have a distinct advantage in United Kingdom markets over cocoa imported from foreign nations.

Coffee, the drink of the well-to-do, is taxed one-fourth the rate on tea. Why should it not pay the same duty as tea—6d. a lb.?

On what ground can any economist defend 1½d. per pound on coffee and 6d. a lb. on tea? If any difference, should not coffee and cocoa be 6d. a lb., and tea 1½d.?

India, Ceylon, and West Indies now export 369,145 cwt. of coffee. Would not a duty of 6d. a lb., with a preference to the colonies of 50 per cent., assist those colonies and divert trade from Brazil and other foreign countries? The duty on coffee and cocoa are alike to foreign nation or friendly colony. Portuguese and Germans in South America are on the same level as the British-bred whites of Jamaica, Guiana, Ceylon, and India. Is it any wonder that the colonies murmur?

Tea.—It is incomprehensible why the masses of Great Britain still permit this duty. When the housewife begins to realize that she pays yearly, on account of the duty, an additional $8 to $9 for tea, it may cause a change of heart towards the political party that makes the breakfast table pay this annual £5,800,000.

Suppose a duty of 1d. a lb. were placed on butter; the United Kingdom imported in 1901, for home consumption, 409,000,000 lbs. at 1d. a lb.—£1,708,000 duty. Abolish the duty on tea of £5,800,000. What would be the result? Every average family would save £1 12s. 6d. a year in duty paid on tea, and in place thereof would have to pay 12s. 6d. yearly in higher prices for the 150 lbs. of butter yearly consumed.

What would happen if a 50 per cent. preference were given to colonial butter, that is, colonial butter would pay ½d. and foreign butter 1d. The price of butter would advance to a point fixed by the ability of the colonial consumer to get an advance, borne down by a desire of the foreign producer to retain the United Kingdom market. That point would be mid-way between a ½d. and

a ¼d. Every dairy in Great Britain would reap an advance in price. Every farm, farmer, and farm laborer would feel its influence, in price of land, cows, milk, and wages. The people of the United Kingdom would pay for this in the advance. The 1d. duty would be paid by the importer, who would get ½d. back in lower prices from the foreign countries who competed against British farmers and the preferred colonies.

Thus the 150 lbs. per family would cost only 6s. 3d. higher per year, and not 12s. 6d. Against this 6s. 3d. a year would ever be the £1 12s. 6d. a year saved by free tea.

The mother of the family that could afford to use butter, would see on the breakfast table free tea and a yearly saving of £1 12s. 6d. taxed butter, and a loss of 6s. 3d. to 12s. 6d. a year. More than that, the butter may come from her own kith and kin in Canada or New Zealand, and from the way the boy is doing out there, the father decides that if they do leave their Sussex home, or the London flat, they will go to Canada and not to the United States.

Britain has vast intersts in India and Ceylon, which two countries shipped in 1901, 328,011,462 lbs. of tea. The low prices ruling in Britain on account of the abolition of the 6d. a lb. duty, would so increase the demand for tea that every planter in Ceylon and India would feel the advantage. This also would assist British capital in shipping, by providing more cargo.

Tobacco.—The duty on tobacco in 1901 drew £10,567,705 out of the 42,000,000 people in Britain, about £1 10s. per family of six. As the work-people of the United Kingdom consume considerable tobacco, it is within the mark to say that the average working-class family pays yearly £2 duty on tobacco.

Wine, which is the luxury of the middle and upper classes, returned in 1901 only £1,450,000 duty.

The enormous duty of 3s. to 5s. 6d. per lb. on tobacco, paid mainly by laborers, mechanics, and farmers, seems an injustice compared with the duty on wine.

1 gallon wine, in bottles, valued at £1 15s. (that is, 15 per cent.), pays 4s. to 6s. per gallon duty.

10 lbs. of tobacco, valued at 6d. per lb., equal to 5s. (that is over 600 per cent.), pays 3s. 4d. per lb. duty.

It is reasonable to ask that the duty on tobacco be reduced one-half, giving a 50 per cent. preference to the colonies, which exported 136,187 cwt. tobacco in 1901.

Raise the wine duty at least 100 per cent., and even then the man who consumes it would not be contributing as much to the Treasury as does the miner, the factory hand, or the mechanic.

On what ground can the British statesman tax the workingman's necessary, tea, and his luxury, tobacco, £16,360,000, and at the same time tax the luxuries of the well-to-do, cocoa, coffee, and wines, only £1,864,000?

This is manifestly so unjust to the labor element of the United Kingdom, and so unwise to the agriculturists of the colonies, that it should require only the exposêe to have it changed.

The North American colony has just begun to feel the word "Canadian." Up to 1880 Canada had great faith, in fact quite a "Provincial" trust in the good sense and kindly politics of the different British statesmen who guided colonial affairs.

We are now beginning to feel that Great Britain's trade interests with the United States appear to her too great to be disturbed. We realize that the British merchant and farmer are insular. Hedged around by a wall of water, they have stumbled forward, looking back to Cobden. The German economists have urged them on, secretly glad of this Cobden policy. The Yankees have praised the open door which permits them to pour numerous manufactures into London and other cities.

As we note the decline of Britain's exports from £291,200,000 in 1900, to £283,540,000 in 1902; the £6,000,000 increase in imports during the same period, and the excess of imports over exports (some £160,000,000 a year for the last ten years), we are led to beileve that there must be a steady drain on capital—that Britain is living on her principal.

Her total entered and cleared tonnage is

stationary, in fact has declined from 98,524,000 tons in 1900, to 97,351,000 in 1901.

The acreage of corn crop has decreased:

1874	9,431,490 acres
1902	7,184,290 "

Iron and steel exports have decreased from 3,244,350 tons in 1898, to 2,897,719 tons in 1901.

Cotton exports likewise have decreased since 1898, and wool exports barely hold their own.

The 2 per cent. increase during this period demands a proportionate increase in the export trade. When we reflect on these results and the probable refusal of England to accept the Chamberlain proposals, we think of

"The sad rhyme of the men who proudly clung,
To their first fault and withered in their pride."

Insurance

The Large Policy

THERE are a multitude of events in every-day life that point to the wisdom of life insurance, while the large policies taken out yearly by men of means and business acumen point conclusively to the fact that insurance is a sound investment

The day of large policies has arrived. For something like half a century, life insurance business was developed extensively without the appearance of the large policy. In those days a man would have been considered mentally deranged who invested in a policy of a hundred thousand dollars. At the present time there are estimated to be nearly two thousand individuals in America who hold policies for that amount or over. Two well-known Americans carry policies of $1,500,000 and $2,000,000, respectively. In the $1,000,000 and over class, eight names appear; in the $900,000 class, one; eight at $100,000; three at $600,000; and twenty-seven at $500,000—making a total of some forty-seven persons carrying half a million and over. The $400,000 class is estimated to number seventeen; the $300,000 division, fifty-nine; the $200,000 division, two hundred and fifty-eight; and the $100,000 class, the magnificent total of one thousand three hundred and forty-four individuals.

The above furnishes a striking and convincing answer as to what our men of wealth think of insurance. If keen, shrewd, men of large affairs give life insurance such an unqualified endorsation, why should the man of smaller resources hesitate

Life Insurance as a Profession

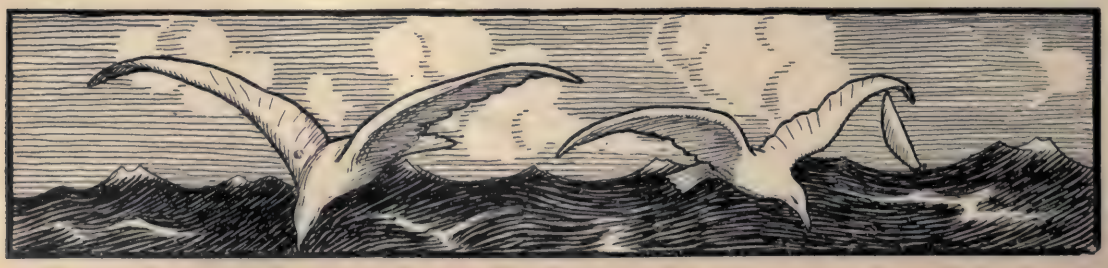
"Life insurance," says L. G. Fouse, "is a promising field for young men; it affords a most excellent opportunity for the development of faculties essential to thrift, self-reliance, and independence. The college graduate who is looking around for something to do can find it in the field of life insurance if he is made of the right stuff. He must remember, however, that the process of education must be continued through life; in college he has merely laid a foundation for a broader and practical education. In such process the body must be disciplined to obey the will and the mind by daily exercise, and be subordinated to the higher aspirations and nobler emotions, so that the will may direct opportunely and wisely. In entering upon the contest of life, in any pursuit, concentration and determination are essential to success. Others will always be found to challenge one at every step for supremacy, and in life insurance, this is pointedly true. When entering upon the life insurance field, equipped with rate book, applications, and the prospectus of the company you represent, you are challenged first, by the apparent indifference of the public; second, by agents representing other companies. As to the first, this is readily overcome, because it is only apparent. The fact is, every producer has a monetary value, and it is now universally recognized that such value should be protected and secured to dependents by life insurance. It is, therefore, necessary for you to cultivate and train your faculties in order to enable you to overcome indifference and procrastination. To meet the second challenge successfully, it is necessary to be intensely loyal to the company you represent. Loyalty will at once suggest the necessary diplomacy and expediencies."

Correspondence

IN the Great Exhibition of Hyde Park, 1857, promoted largely by Albert the Good, when the world was said to be at peace for a little while, until Russia spoiled it by the Crimean War, England showed her hand to the wily foreigner, feeling her great supremacy in manufactures and home and foreign industries, and she was soon copied, and her wares produced in many cases at almost 50 per cent. reduction. Dealers and distributors had a glorious chance for making large profits; the middlemen worked the two for their own advantage, often sending out patterns for reproduction abroad at greatly reduced prices. "Cheap! cheap!" was the universal cry. The game went with a swing. American goods flooded the markets with domestic and household goods, physic pills and novelties, new in design, simple in construction, and at popular prices. Splendid opportunities for making money. Alas! then cometh the change. British manufacturers realized that they were being played one against the other until their profits stood at zero. Combines, syndicates, and co-operative companies banded together to stay the destroying conditions. But the foreigners and colonials must now be checked from pouring their goods into our markets. How could it be done? Only by reversing our fiscal policy. The landed and agricultural interests had been sorely pressed under free trade. Birmingham, Manchester, Yorks, and other great commercial centres, saw in the near future that, like the rural districts by the depreciation of corn values, their game was partially played out by competition. Machinery was pouring out volumes of merchandise, foreign markets competed more fiercely, and they were at their wits' end. "*Down* with the foreigner. *Down* with *free trade*. No dumping. No cheap wares for good old England. Let us hark back to the land. Supply home markets with home-made goods. We are not beaten, only hampered. *Tax* what comes into competition with us. Fair trade, not free trade. But food must be dealt with preferentially because it is a prime necessity. The people will not stand their daily bread being heavily taxed. Canada, being in somewhat similar commercial straits as we, from the pressure of the United States' competition, England must win and woo her, to assist in developing the new policy. So, hands across the sea under the British flag with reciprocal understanding, and Canada is to be the granary of Great Britain until the land can be brought into cultivation. Yes, and so it will be just so long as it answers the purpose of each to unite for common commercial interests. There is business in it, and on this basis it will work. The impulse on other foundations may look pleasant and pretty, but it would require some one other than a Birmingham seer to induce a nation of young aspirants to play into the Old Lady's pocket without it was manifestly to the new country's advantage. Let us then be willing to make the new game a fiscal mutual benefit concern on the give and take plan.

PLAYFAIR.

Isle of Thanet, Kent, England, May, 1904.



THE LISZT

STYLE—A.

There is one characteristic of the LISZT PIANO which stands out prominently, that is tone ; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

It is an instrument representing the embodiment of the latest modern thought in piano construction.

The case design, reflecting an artistic colonial spirit, delights the eye of the refined, and it is the ambition of the company to maintain a high degree of excellence in beauty of design.

In Mahogany or Walnut, overstrung scale, 7 1-3 octaves, three strings, repeating action with brass flange, three pedals, double fall-board, patent noiseless pedal action, full desk.

Length, 5 ft. 3 in.; width,2 ft. 2 1-2 in.; height, 4 ft. 8 in.

THE LISZT

SHOWING ACTION

Showing the action with hammers and keys in position. They are of the very best Canadian make, possessing all the latest modern improvements.

The action embodies the full brass flange.

The hammers are of the best German felt.

The keys are made of the best ivory and the sharps are of ebony.

The pedal action used in this piano is a patent, non-squeakable, spring action, which obviates that disagreeable noise so often found in pianos.

The Liszt Piano Co.

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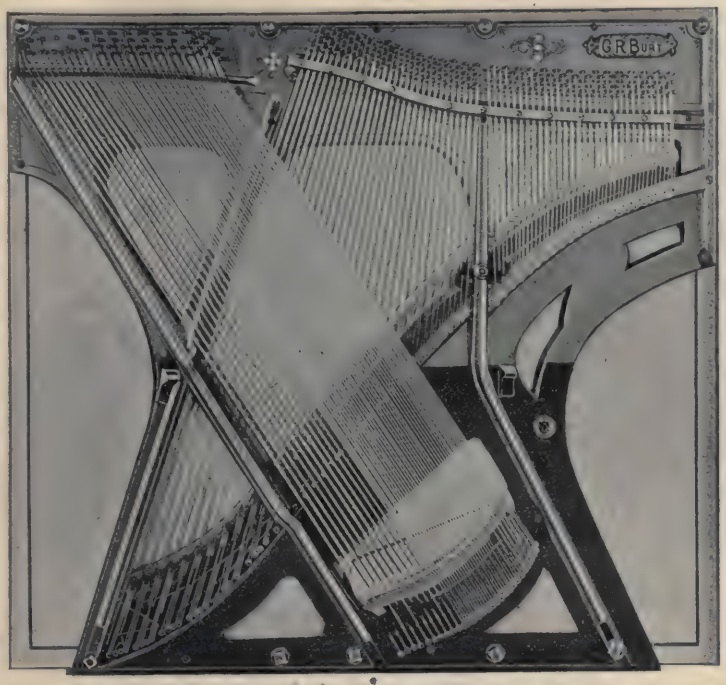

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The frame, with heavy iron plate bolted to back, and with strings in position, also showing iron support for key bottom.

The metal plate used in our pianos is braced with a view to equal distribution of the immense strain of the strings, so that one part of the plate is not bearing more than its proportion. The improved scale ribs of iron cast on plate ensure a beautifully clear treble.

The strings are of the very best German music wire, and wound with copper in bass section.

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The scientific ribbing of the sounding board is one of the essentials in pianoforte construction. The very best of spruce is used in our board, and both ribs and board are graduated with scientific accuracy, so as to give the required resonance at the proper point.

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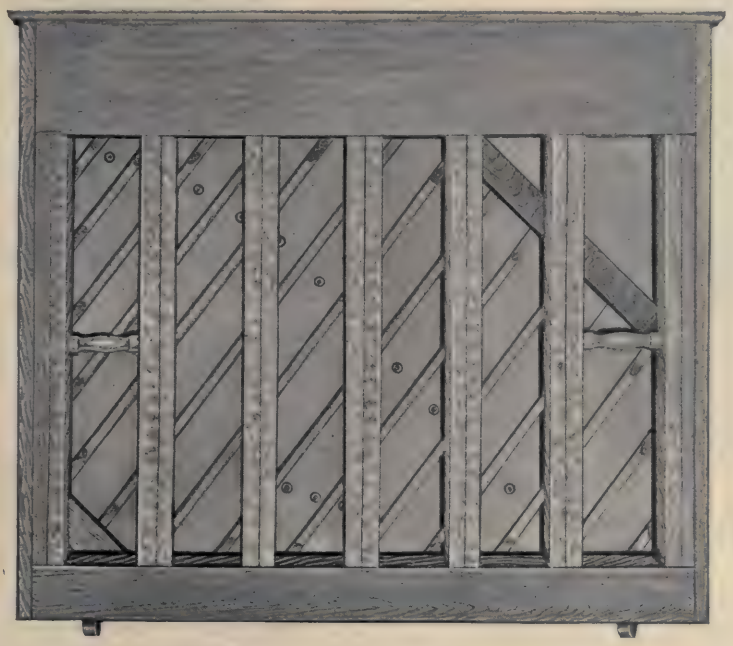

THE LISZT

SHOWING BACK

The back is made of the best hardwood and oil finished, the wrest plank or tuning pin block is glued together with layers of hard rock maple crossbanded, which thus renders splitting of wood or loosening of tuning pin an impossibility, and ensures its remaining well in tune.

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C. McL. STINSON,
LOCAL MANAGER

Telephone Main 839

Since organization, twelve years ago, this Company has paid in cash to members **$3,034,722.51**. All **withdrawals** have been **paid promptly**. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th. 1904.

To Members:

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to $768,063.13, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	844,832 68
Municipal Debentures and Stocks	190,753 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance, etc.	3,345 82
Accounts Receivable	945 99
Furniture and Fixtures	8,343 26
The Molsons Bank	201,735 25
Cash on Hand	5,470 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company**, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, G. A. HARPER, } Auditors.

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1893	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,000.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " **1903**	**2,087,977.03**	**768,063.43**	**65,000.00**

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.
A. T. HUNTER, LL.B., Vice-President.
V. ROBIN, Treasurer.
E. BURT, Supervisor.
R. H. SANDERSON, Building Inspector.

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THE MOLSONS BANK

Incorporated by Act of Parliament, 1855

Head Office, Montreal

Capital Authorized - - - - -	$5,000,000.00
Capital, (paid up) - - - - -	3,000,000.00
Reserve Fund, - - - - -	2,850,000.00

BOARD OF DIRECTORS

WM. MOLSON MACPHERSON, President. S. H. EWING, Vice-President.
W. M. Ramsay, J. P. Cleghorn, H. Markland Molson, Lt.-Col. F. C. Henshaw, Wm. C. McIntyre.
JAMES ELLIOT, General Manager.
A. D. DURNFORD, Chief Inspector and Supt. of Branches.
W. H. DRAPER, Inspector. H. LOCKWOOD and W. W. L. CHIPMAN, Assistant Inspectors.

Branches: Acton, Que., Alvinston, Ont., Arthabasca, Que., Aylmer, Ont., Brockville, Ont., Calgary, Alta., Chesterville, Ont., Chicoutimi, Que., Clinton, Ont., Exeter, Ont., Frankford, Ont., Fraserville, Que., Hamilton, Ont., Hensall, Ont., Highgate, Ont., Iroquois, Ont., Kingsville, Ont., Knowlton, Que., London, Ont., Meaford, Ont., Montreal, Que., Montreal, St. Catherine St. Branch, Mar. & Harbor Branch, Jacques Cartier Sq., Montreal, Que.; Morrisburg, Ont., Norwich, Ont., Ottawa, Ont., Owen Sound, Ont., Port Arthur, Ont., Quebec, Que., Revelstoke, B.C., Ridgetown, Ont., Simcoe, Ont., Smith's Falls, Ont., Sorel, P.Q., St. Marys, Ont., St. Thomas, Ont., Toronto, Ont., Toronto Junction, Trenton, Ont., Vancouver, B.C., Victoriaville, Que., Wales, Ont., Waterloo, Ont., Winnipeg, Man., Woodstock, Ont.

AGENTS IN EUROPE—London—Parr's Bank, Ltd., Messrs. Chaplin, Milne, Grenfell & Co., Ltd. Liverpool—The Bank of Liverpool, Ltd. Ireland—Munster & Leinster Bank, Ltd. France—Societe Generale, Credit Lyonnais. Germany—Deutsche Bank. Belgium, Antwerp—La Banque d'Anvers. China and Japan—Hong Kong and Shanghai Banking Corporation.

AGENTS IN UNITED STATES—New York—Mechanics' Nat. Bank, Nat. City Bank, Hanover Nat. Bank, The Morton Trust Co. Boston—State National Bank, Kidder, Peabody & Company. Portland, Maine—Casco Nat. Bank, Chicago—First Nat. Bank. Cleveland—Commercial Nat. Bank. Philadelphia—Fourth St. National Bank, Phil. National Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin Nat. Bank of Milwaukee. Minneapolis—First Nat. Bank. Toledo—Second National Bank. Butte, Montana—First Nat. Bank. San Francisco—Canadian Bank of Commerce. Portland, Ore.—Canadian Bank of Commerce. Seattle, Wash.—Boston Nat. Bank.

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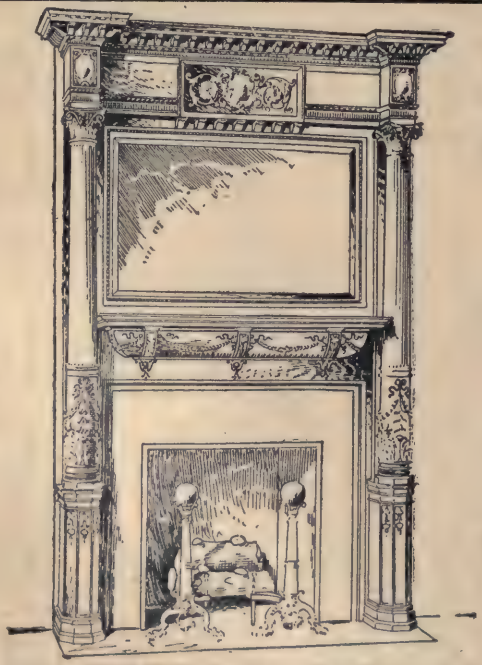

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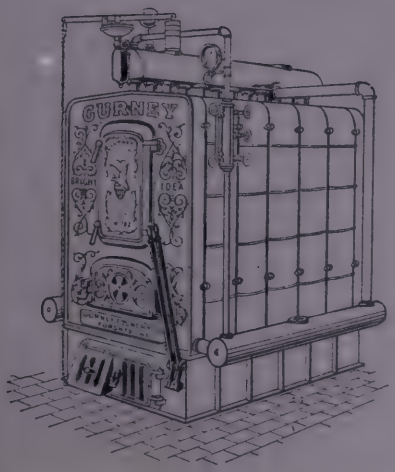

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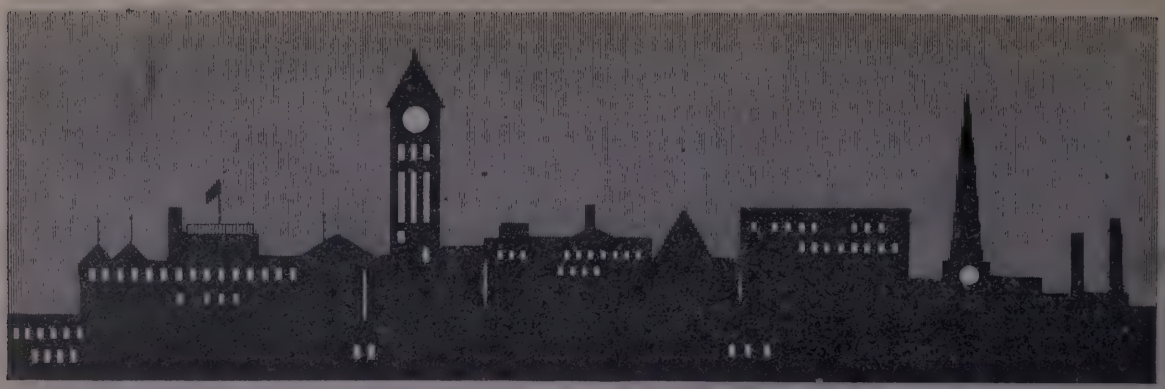

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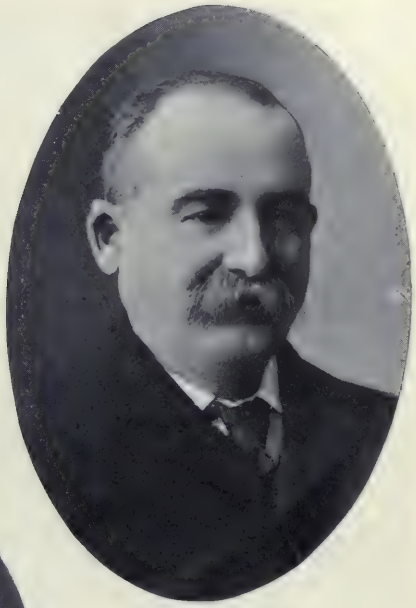

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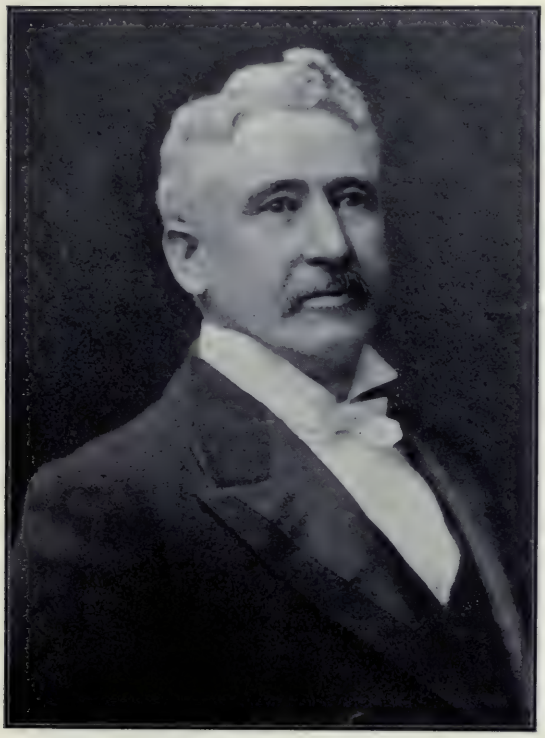

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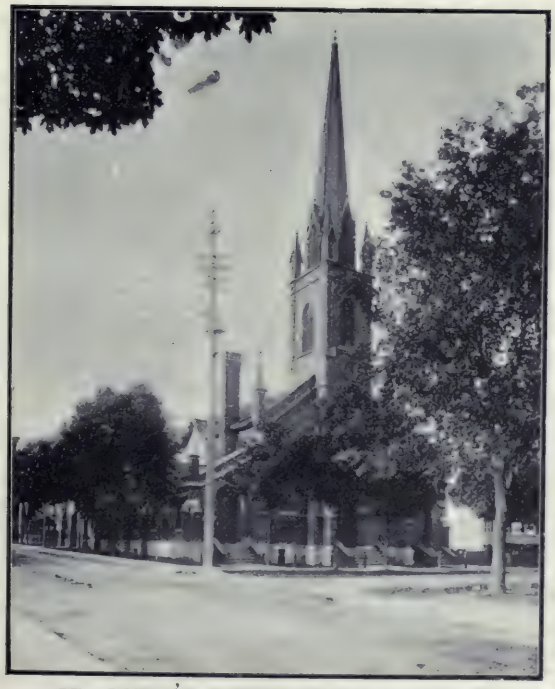

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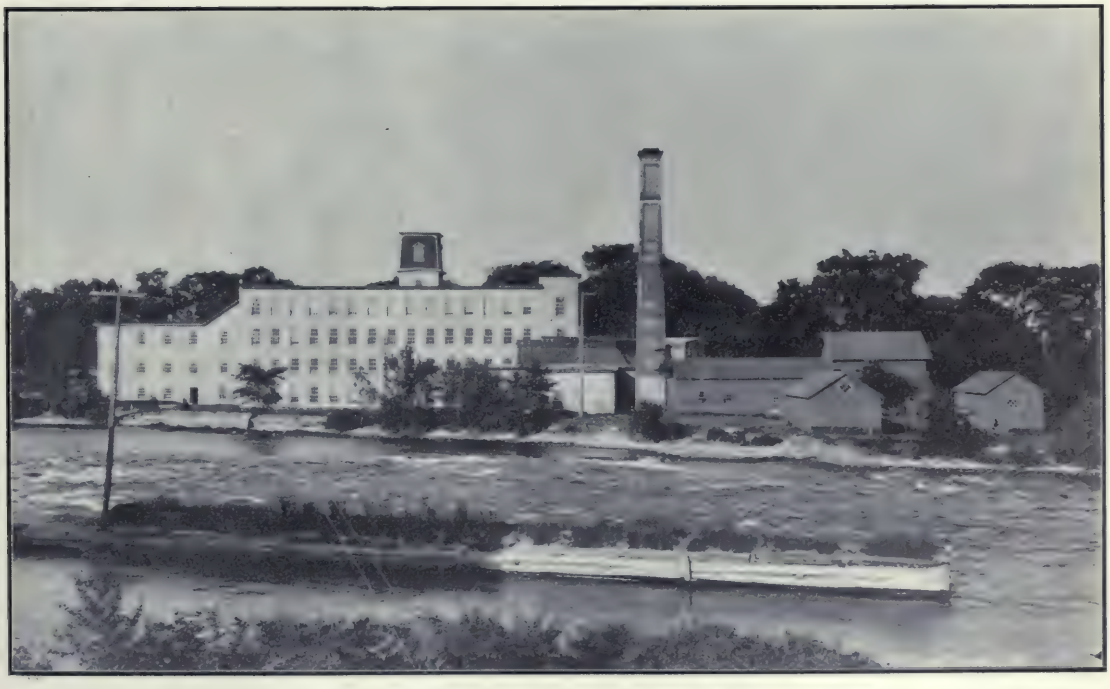

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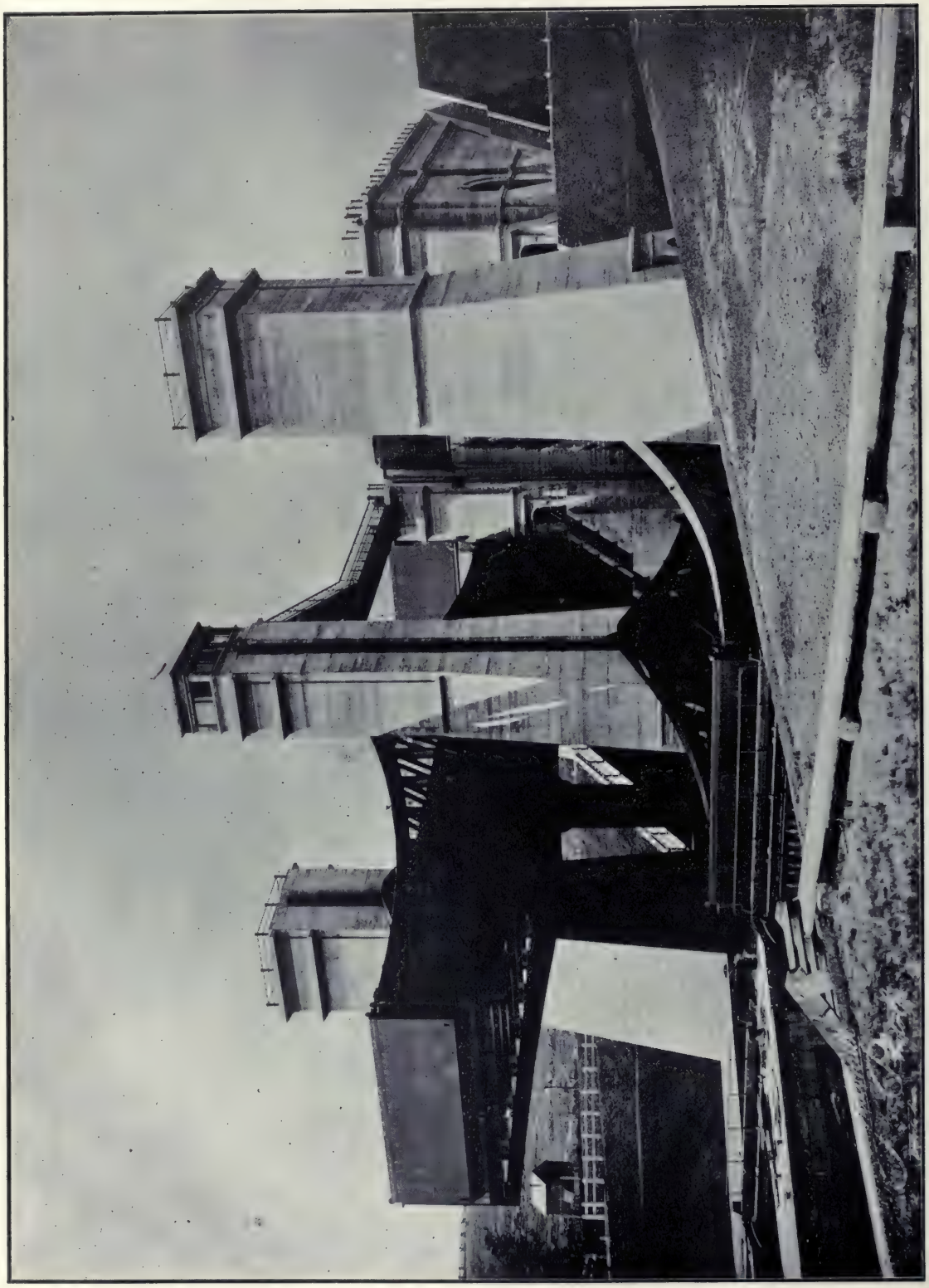

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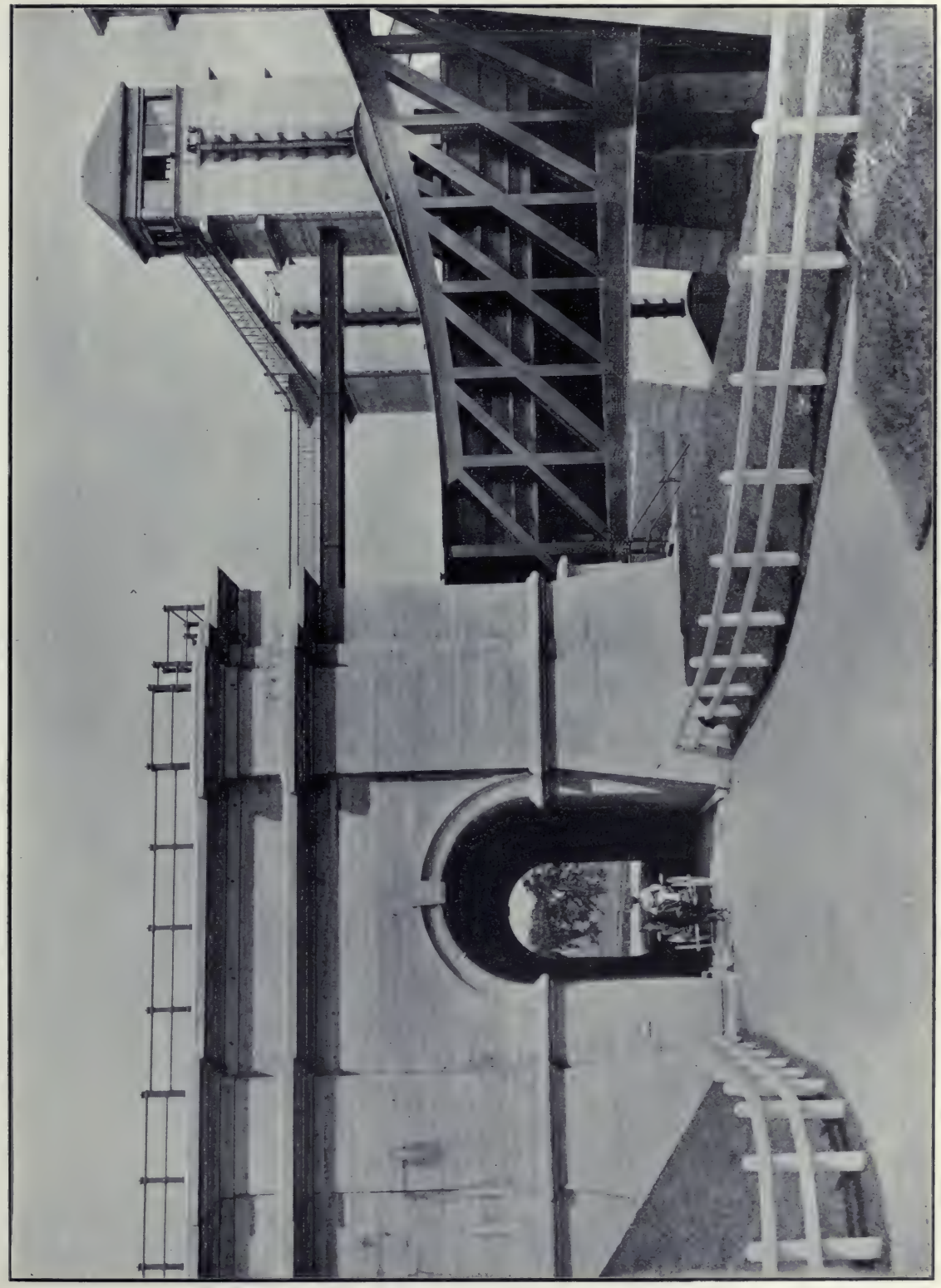

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THE NATIONAL
Monthly of Canada

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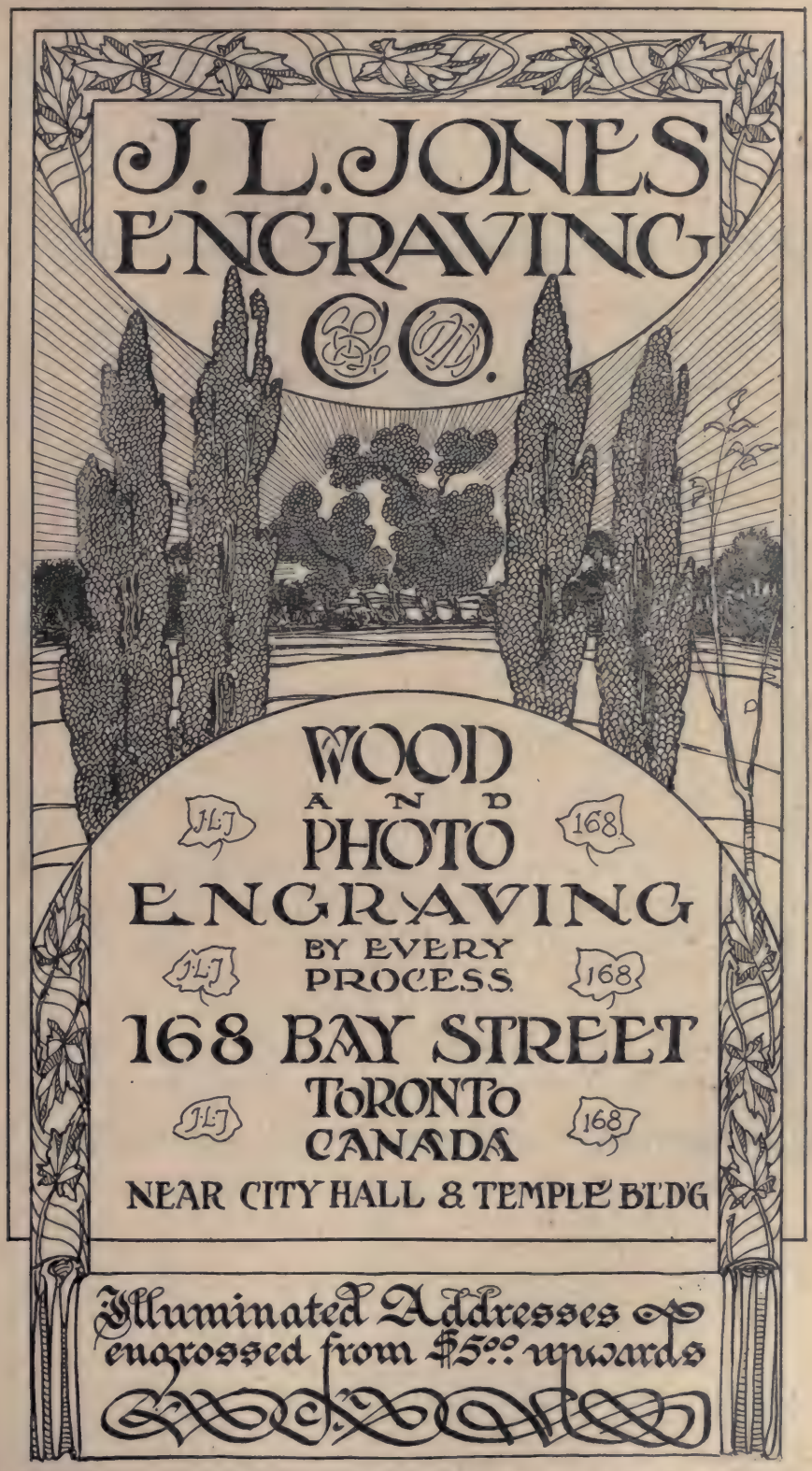
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THE NATIONAL MONTHLY OF CANADA

VOL. V. TORONTO, SEPTEMBER, 1904 No. 3

TOPICS OF THE TIME

How the Nation Grows

EVERYONE knows now that Canada is growing. Even the doubters of a few years ago have been convinced in the face of facts and figures, which are proving their point year after year. It is no longer quite so necessary as it was to call attention to the evidences of national growth; but there is one set of figures which, once a year, gives most interesting light on the progress actually being made. These are the immigration returns, the census of each year's new population.

For the last fiscal year, which ended on June 30th, the arrivals in Canada from other countries numbered 130,328, a gain of 2,000 over the previous year. These new settlers came, as usual, from widely separated points, and represented a great variety of racial types. The official returns give the following division:

	1903-4	1902-3
British Isles	50,915	41,792
Continent of Europe and Miscellaneous	36,241	37,099
United States	43,173	49,473

The increase over the previous year is a comparatively small one, but the important feature is that the high rate of immigration is being maintained, with some gain each year. A steady flow of settlers is better than a spasmodic rush; the country receives it better, and conditions reach the sooner a permanent basis. There has been little of the boom tendency in Canadian immigration, and it is encouraging to know that the policy which is being followed is meeting with so good results.

One of the most noteworthy features of last year's figures is the increase in the number of British immigrants, who exceeded those of the year previous by 9,000. A great share in this large movement from England and Scotland is due to the active campaign conducted by the Emigration Office in London. Our new British settlers are a good class. There are usually in every arrival from the Mother Country a certain number of would-be settlers whose ideas and qualifications are both meagre, but their unfitness soon wears off and they become good citizens. Even better, as a rule, because they already have a closer acquaintance with the conditions of pioneer life, are the people who come to us from the American West. Of these there were fewer in 1903-4, owing, the Department of the Interior thinks, to the late spring of the present year, which prevented many from moving their families into Canada. Moreover, an active campaign is being carried on in the western states by American land agents, representing southern colonization companies, and these have done something to counteract Canada's attractions. May there not be a hint in this to the Canadian Government to increase its efforts?

The Men that Canada Does Not Want

IT has been said that there is room in Canada for every kind of men but bad men. This should be supplemented by the exception also of men who lack pluck. The settler who gets discouraged will never add materially to the development of the country. For such men there is no room in Canada. We need men who will "stick to it."

Among the thousands who are coming, it were strange if there were not some whose courage is small. Instances of such a kind occasionally come to one's notice. A young Scotch farmer, who was on his way to Manitoba last winter, found, on his arrival at New York, that Winnipeg was still many hundreds of miles beyond, and was so disheartened at the magnitude of the country that he abandoned his plans and returned by next steamer to his little Scotland. A family of English people reached Toronto last February, and were discouraged by the weather; they, too, decided to go no farther, and returned to England without waiting to test their first impressions. A still clearer hint of how this lack of pluck works against the country's interests, is given by a farmer in northern Ontario, who, a few weeks ago, wrote to the Department of Agriculture as follows: "We have a good farming country here if we had settlers who would not get discouraged so easily."

For the making of the new Canada we must have men who are willing not only to work, but to wait the necessary time for the results. All great enterprises take time, and the development of a nation cannot be accomplished in a day. Most of our new settlers recognize this, and accept the conditions courageously; but evidently there are some who will not wait and whose courage fails them in the face of pioneer conditions. It is as well that these should not stay; we are better without them. Canada wants men, but she wants men of pluck.

Our Militia and what it Costs

RECENT happenings in Canadian military circles have attracted considerable attention. The somewhat dramatic circumstances under which Lord Dundonald terminated his office as General Officer Commanding the Militia, have served to emphasize a great many things in connection with Canada's military affairs, if not quite as many as some of the Government's critics claim. Without choosing sides in this dispute, which has been a particularly acrimonious one, some plain facts about our military system will be of timely interest.

The efficiency of the service has been greatly increased during the past few years, the credit of which is due both to the Minister of Militia and to Lord Dundonald. The latter is, of course, right in claiming that a very great deal must yet be done before the service is as good as it might be, but it is a question whether the people of Canada are in the mood for a heavy expenditure on their military system. The great majority of commoners will persist in the belief that too elaborate a service will be an approach to an unnecessary militarism, such as Canada does not want; and so the more practicable course seems to be the gradual strengthening of the service at as moderate expense as possible.

There is, for example, under way at the present time a scheme of reorganization by which will be provided a force of 100,000 men, of whom 40,000 will be enlisted. The remaining 60,000 will be available in the rifle associations, which are now being conducted with much more system and efficiency than formerly. It is believed that the carrying out of this plan will give Canada, within the next five years or so, one of the best militia fighting organizations in the world.

The cost of our militia, including the expenses of reorganization now going on, is sixty-eight cents per capita of our population. The highest it has ever reached was ninety-two cents in the year of the North West Rebellion, and seventy cents in 1900, when the contingents were sent to South Africa. The estimated expenditure for this year, not including buildings, is $3,900,000. This may not be as much as might with advantage be expended on the improvement of the system, and it is quite possible that we may be called on for an increase year by year, for at least seven or eight years; but it is, nevertheless, as much as a young nation,

with so many other needs, and with so little prospect of a war on her hands, should be asked to provide.

Is Our Forest Wealth a Myth?

A YALE COLLEGE professor has recently made public what he considers to be, for Canada, a serious state of affairs. This is nothing less than the statement that Canada's lumber resources are not nearly so large as has hitherto been supposed, and that the estimates of our forest wealth have been greatly exaggerated. He says, further, that the very ordinary resources which we have in this direction are in a fair way to be depleted, and the lumber industry, which has ranked as one of our most important, can not much longer hold that position.

It is somewhat remarkable that a college professor, however great may be his personal qualifications, should be able, after a few excursions in the Canadian northland, to authoritatively contradict the results of a long series of official explorations and actual surveys. Governments, railways, colonization companies, and lumber firms have examined the timber limits from one end of Canada to the other, and have all borne testimony to the abundance and excellence of their resources. In the Province of Ontario alone, as was pointed out in the Legislature last winter, there are ten billion feet of white pine standing on Crown lands, which will yield to the province in bonuses and dues nearly $100,000,000. This estimate, which is but one of many instances of a similar kind, is based upon not mere political hearsay, but upon careful surveys and field reports. Something of the same kind is true of a great number of other native woods in nearly every province of the Dominion. A hint of our lumber resources is given at the St. Louis World's Fair, where 3,000 varieties of woods are shown as the production of the Canadian forests.

It is, of course, true that all parts of Canada are not equally rich in their forests, and also that each year's operations are doing something to deplete the supply. But that must be said of every country, as the natural result of developing the industry. It is also possible that now and then a survey or a report has been incorrect or overdrawn, since the full exploration of virgin forest land is attended with many difficulties and obstacles; but it is not probable that a college professor should reach more accurate conclusions than the hundreds of other men who have gone out under official auspices. We prefer to believe that our forest resources are great—that they are even immense, and we are convinced that this is no fond delusion by the fact that so many have said so who know whereof they speak. Because these resources are great is, however, no reason why the greatest of economy should not be exercised with them. There has been unfortunate waste and extravagant expenditure of our lumber supply, and if the Yale professor's forebodings should serve to induce a more careful husbanding in the future, he will not have spoken in vain, after all.

On Good Terms with our Neighbors

PROBABLY more nonsense has been written and said about the relations of this country and the United States than about any other of our international affairs. Both political and business relations have been much written and much talked of, and often to very little but scare-head purpose. The least sensible of all are the occasional remarks, made by speakers and writers, more clever than prudent, about the possibility and seriousness of a Canadian-American war, a scare recently repeated by one of our leading newspapers. As to the seriousness of such a war there can be no doubt; it would be nothing short of an irreparable calamity; but as to its possibility, it is the sheerest imagination. Canada and the United States are neighbors in too many senses to ever draw swords against each other. There may be the keenest of rivalry between them, but it will stop short of blood; and whatever disputes may arise in the future will be largely commercial, and may be trusted to right themselves.

It is altogether a mistake to suppose that, in order to develop our own national character it is the duty of Canadians to antagonize their neighbors. An anti-American cry always meets with a certain popularity

in Canada, as an anti-Canadian cry does in the United States; but the saner judgment of both countries is strongly against any such policy. As far as Canada is concerned, she will do well to cultivate her own nationhood as independently as possible; yet there is every reason why she should be on friendly terms with her neighbors.

There are no signs of a break in the neighborliness which has so long existed between the two countries. The widening of our commercial relations year by year is a further guarantee of peace of the most effectual kind. We believe that to speak of a rupture as at all probable is absurd; but also that it is unwise to promote ill-feeling or to do anything to increase international bitterness. To remain on good terms with out neighbors does not in any sense mean disloyalty to our own nation, nor does it even mean that we should continue to give them the prize benefits of a low tariff.

Electrical Progress in Canada

FEW people realize how large a part in our daily life is being played by the various appliances of electricity. This is Canada's electrical age, and it is altogether likely that the most striking feature in the industrial development of the near future will be in the direction of electrical power and electrical engineering. Already there is more of this mysterious power in use than would have been thought possible ten years ago. We are as yet only in the initial stage, but we have, nevertheless, made such wonderful progress that in some respects we have attracted the world's attention.

Three every-day conveniences will serve as examples of our growth. Only thirty years ago the first experiments in telephony were made by Mr. Graham Bell, at Brantford, Ont. Now there are 81,500 telephone instruments in use in Canada, over which 253,970,000 messages were sent last year. This means one telephone to every sixty-five persons of our population. Of electric light establishments there were ten years ago only 80 in all Canada; now there are 320, with 1,360,661 incandescent lights in use. Twenty millions of capital is invested in this industry, and nearly 2,000 men are employed. The electric car is another of the modern appliances which is wonderfully extending its sphere. There are now 650 miles of electric railway track in Canada, and on these tracks there were carried last year 167,704,000 passengers, or thirty times the population of the Dominion.

When the numerous development enterprises now under way are completed, a still more important part in the electrical world will be taken by Canada. Within the past few years there has been a remarkable movement toward the utilization of natural water-powers, with which the country is bountifully supplied, and further progress in this direction will mean that electricity will become the chief motive force of the future. Ontario is, of course, far in the lead in electrical progress, having, for example, considerably more electric railway mileage than all the rest of Canada, and two-thirds of the electric lighting plants in operation. But the other provinces are forging ahead, and will soon be able to show very creditable progress in this new industry.

In a recent review Mr. George Johnson, Dominion statistician, says of the electrical prospects of Canada: "It appears to me that the outlook for Canada is one that shows the country is going forward by leaps and bounds in its application of electricity. . . . The electrical engineer is provided with a force whose uses have become, and promise to become even more in the future than in the past, so varied that more than in any profession a man must be a hustler all the time, or he will become a way-back even while he is positive he is well to the front. The up-to-date man of to-day is rear-guard to-morrow if he is not always alert, so rapid are the movements, so numerous the applications of the electrical forces."

Irrigation in the West

WHEN the Canadian Pacific Railway was located in the far West, a mistake was made in the route. It has at least seemed to be a mistake, for the road was built through the semi-arid region of southern Alberta, instead of passing through the rich wheat country further north or south. This large tract of land has been,

during the subsequent years, comparatively unimportant, and the railway has lost by so much the profits of its route. The mistake is now, however, to be remedied, and in a way which may prove the location of the road not to have been a mistake after all, since a tract of territory will be redeemed from a barren waste into a fertile and profitable farming country.

This metamorphosis is to be accomplished by means of a great system of irrigation works. The tract extends for about 150 miles east of Calgary, and into this tract are to be diverted the waters of the Bow River, which rises among the Rockies and carries an immense volume of water. The first section to be built will be a main canal of twenty miles, with more than four times as many miles of lateral or distributing canals branching off into the adjacent country. This experimental section will be capable of irrigating 600,000 acres, and if it proves successful the work will be continued until 1,500,000 acres are rendered fit for cultivation, and as much more for grazing or dairying. The complete system, as projected, will cost between four and five millions.

The scheme is one which has prospects of great things in it. The soil in that region is naturally fertile, and once it is furnished with the needed water supply, it is expected that the land will sell at $10 an acre. It is an undertaking which has a certain fascination about it, for its aim is nothing less than converting a waste into a garden, and the progress of the work, which has a national significance, will be watched with interest.

Why Not Educated Farmers?

EDUCATION for professional men, business men, and specialists; education in a hundred different departments and in innumerable forms; education for work of all kinds—why not education for the farmers? It has too long been thought that the farmer needs no other training than what he gets from practical experience with plough and spade; there should be schools for everything else, but "schooling and farming do not go together." The farmers themselves have been largely responsible for this mistaken notion, and have for many years been working directly against their own interests. It is encouraging to note that of late they are changing their attitude toward the subject of farm education, and as a result this department of our educational life has a great future before it.

To Canada belongs the credit of having what is admitted to be the best all-round agricultural college in the world. A few similar institutions in the United States and Europe surpass it in one or two departments, but there are none whose general standing and equipment are so good. This institution at Guelph is, therefore, one of Ontario's best properties, and one that is closely connected with the welfare of the province, since Ontario is a banner farming country, and has been made what it is to-day very largely by its farms. With some twenty buildings and laboratories, a full staff of instructors and lecturers, and an experimental farm of 345 acres, the O. A. C., as it is familiarly known, has exceptional advantages for the training of young farmers. This equipment is now being added to through the beneficence of Sir William Macdonald, who has provided $175,000 for the erection of two beautiful buildings, in which manual training and domestic science are to be taught. Both these buildings will be ready for next season's work. There are many universities with not so good equipment as this college where the science of farming is taught.

With so excellent an institution specially provided for them, the young people on our Canadian farms have an open door of opportunity before them. We need educated farmers as much as we need educated lawyers, and the Ontario Agricultural College, which is maintained under Government auspices, exists for that purpose. Why not make a still wider use of it? Why not put farming on the level where it deserves to be?

A Time of Changing Conditions

LEADING American financial journals are frankly confessing that there is now a period of depression in the United States. "Boom times" have been followed by the inevitable reaction, and although it has not yet reached to anything like general pro-

portions, its effects are being widely felt throughout the country. Some of the larger industries, such as the iron and steel manufactures, have fallen off enormously, and perhaps the best index to the actual state of matters is to be found in the action of the railways, many of which are reducing their pay-rolls in all departments. Back of this there must evidently be a falling-off in manufactures, and this, in turn, is partly due to the increased cost of commodities, and partly to the tendency of the people to greater economy. Not so much money is being spent, and in the financial centres money is plentiful, which means that business is slack.

There is not probably anything serious in all this. The industries and general business of the United States are on too sound a basis to be permanently affected, and will in due time recover from the present depression. It is, however, the natural result of indiscriminate booming of industries and capitalizations. A number of bad financial suspensions within the past year and a half have been pointing the way. Investments have been made recklessly, in the confidence of good times; the manufacturers have been raising prices, and labor has been incessantly demanding higher wages; and the results of these and other causes have been that the people have suddenly curtailed their buying, and the manufacturers have cut off their output. Prices are fixed by associations, and the question now is whether there are to be lower prices for a normal production, or a lessened output which shall keep up the prices.

Canada has not a likelihood of such conditions. Business is on a different basis in this country. We have had less of the "boom," and we are less open to the dangers of a periodical depression. The lesson to learn from our neighbors is to avoid hysterical prosperity, making sure that our business is sound, and both spending and economizing rationally.

The Question of Holidays

CONSIDERABLE attention has been attracted to the holiday question this season by various writings on both sides—"holidays" or "no holidays." Russel Sage, the hard-working millionaire, began the discussion with a remarkable article, in which he said that in eighty years he had never had a vacation, and that he believed the holiday habit was quite unnecessary and even injurious. In proof, he instanced his own example. He had not needed a rest; why should others? Holidays, he said, usually did more mischief than good, leaving their victim not rested, but the loser by so much time and money. This somewhat remarkable utterance was taken up and echoed by various other writers, few of whom, however, were quite so emphatic in their views. But, as might be expected, the weight of opinion elicited by Mr. Sage's article has been in disapproval. The holiday habit has taken too firm hold of people to be given up on the word of an enthusiastic money-maker. Even a Wall Street journal criticized Mr. Sage as devoting his life to the pursuit of wealth, without a thought for the enjoyments which go to make life worth living.

Perhaps if our modern system of work were more sanely arranged, there would not be so great a need of annual rests. A normal amount of work is all that a man should be asked to do, and he should be able to do that without breaking down. But in the stress of business life, as we have it nowadays, periodical rests seem absolutely necessary. Men and women are being overworked, and are being wrecked in nerve and mind as the result of too heavy burdens. This undoubtedly betokens a wrong condition, but it would surely be better to avoid the disaster by a few weeks' let-up. A holiday, always provided that it be spent rationally, is not, most people will think, a waste of time, but the best and cheapest of medicine.

The Sacrifice of Life

THE present season has been marked by an unusual number of fatal accidents. The number of drownings has been particularly large, and some of them have been attended by circumstances more than usually sad. Chief among these disasters was the burning of the steamer *General Slocum*

at New York, with the loss of nearly a thousand lives. Such a disaster might be expected to awaken public discussion, and the investigations which have since taken place have revealed a state of affairs none too creditable to the bureau of steamboat inspection in the great American metropolis.

Various lessons have been drawn from the incident, more or less applicable to all other fatalities in all other places. These lessons may be summed up in one—to be more careful. At the root of nearly every accident of this kind lies someone's carelessness; and the advice is good, too, to the individual excursionist who goes out for a day's recreation. The utmost care in the face of possible danger is none too great. This sacrifice of human life is too costly to go on unchecked. Every year there are such losses on our lakes, around our harbors, and on our inland streams, and every one of them adds to the force of the lesson: Be careful. Beyond this there does not seem to be any effective way of reducing the sacrifice. Accidents can be guarded against, but they cannot be legislated against.

THE CORN OF PHARAOH

BY FRANK D. FABER

I.

"YONDER'S a rig comin' 'cross the stubble," observed Joe Parks, dreamily, his voice mellow with pumpkin pie. The boss and hired man were lunching in the shelter of the wheat stack.

"Peddler?" growled the boss, lowering his bushy brows till their screen filtered the landscape, one particular hair acting as the spider-web on an astronomer's object-glass.

"Queen's Hotel outfit," commented Joe.

"Aye! A new-fangled wire fence, maybe. Can't drive more'n a old woman, anyway. Hey, you, mister! Them shocks'll hev to be all stood up again!"

The stranger, whose glasses presumed short sight, and who was evidently bewildered in a maze of stooked wheat, turned the horse abruptly, and neatly buckled the wheels of the buggy in dangerous proximity to a can of cold tea.

"Mr. Haskins?" he queried, with a polite little smile, which the boss interpreted as being both insinuating and artificial.

"Aye!" replied Haskins, almost fiercely. Like many men who earn their living by the sweat of their brows, he had antipathy—natural or not—to those who appeared to make money by talking.

"I'm glad, extremely glad, to have found you. I was at the house, and was directed here by Mrs. Haskins, and being afraid to lose sight of this stack as my sole landmark, may have hardly escaped collision with the sheaves."

"Aye!" repeated Haskins, as discouragingly as possible.

"My name is Marvin. I am Professor of Ancient History in the Joshua Hawkins University of the United States."

Haskins rose indignantly.

"It's no good talkin'," he said, "I'm busy, an' I tell you straight, I've no use fur hist'ry books. If you've got time to waste, yourself, go somewheres else to do it! Can't do a deal here now, or at any other time!"

"You are mistaken, Mr. Haskins," replied the Professor, wincing. "Mine is not an affair of business; it is more a matter of sentiment, indeed."

"I don't care," said Haskins. "It's all one to me, fur I ain't sentimental, as I knows. Joe! Hitch onter the waggon."

"One moment," demanded the Professor. "Though perhaps I made a mistake in coming here, I would not care to have my purpose entirely misunderstood. On applying to the secretary of your municipality for the name of a man who stood high both in agriculture and principle—the best man, in short, to undertake a wonderful experiment—"

"I've gave up experimentin' years ago," said Haskins, parenthetically.

"He gave me your name," continued Professor Marvin, "and I will tell you what I hoped to accomplish by your aid, sir, with these seeds."

"I get my seeds from the store, where I sell my eggs," said Haskins, dryly.

"These are not ordinary seeds. These are ninety-three grains of corn from Egypt!" The Professor's voice took a ring of enthusiasm, as he displayed a bottle in fingers that quivered to his mood. "This corn was found in what is believed to be the tomb of that King Pharaoh who made Joseph his right hand. Imagine this corn to be part of that famous crop that staved off famine in the land! Does not that appeal to you? That is why I spoke of sentiment."

"Let me see' em," said Haskins."

He took the bottle, shook it, and turned it upside down. The shrivelled, yet wonderfully preserved grains showed no sign of decay.

"Be careful, pray!" said the Professor.

"Don't be scarey," retorted Haskins. "What do you reckon them's worth, now?"

"Nothing—to some men," replied the Professor, "to me a fortune. "Could I reproduce the corn of Pharaoh, I might, through sentiment, lead men back to the simple faith of Joseph."

"They'd not be so simple as to believe you'd growed it, fur it can't be growed. If you're not a fakir, mister, I say, why not show 'em the original seeds, shake 'em up lively in the bottle, an' talk sentimental. If you grow a plant, you're so much furder away from the original, until you come down to 'Somebody's Extra Special Early,' just as we hev in our gardins to-day, see?"

"Won't you take part, and try if it will germinate?"

"Not as a gift, seein' as you set such store on it. I tell you corn fifty year old won't germinate, let alone th' age you claim."

Joe Parks, who had been an interested listener, drew nearer.

'Joe," said Haskins, "what do you think of trying to raise corn of seed thousands of years old?"

"Well," answered Joe, "I've never seen it done—not tew my knowledge, an' what I've not seen I puts little stock in. Some believes anything, an' there's them as don't believe nothing what they can't understand. I'd be mortal surprised tew see this here corn fetch a green shoot."

"Will you take twenty seeds and ter dollars?" said the Professor. "For that sum you are to keep the seeds safe until spring. Then you will plant them. If one only grows, you shall have ten dollars more. How will that suit you?"

"I'm willin' all right," replied Joe, "if th' boss is agreeable."

As the boss made no comment, beyond a movement towards resuming work, the Professor carefully counted out twenty seeds, which Joe consigned, together with a ten-dollar note, to a capacious metal match-safe.

"Remember," said the Professor, "that the crop, if any, belongs to me. I am going on a long vacation, but you are certain to see me again not later than next fall."

"I wonder if it's a bunco game, after all?" said Haskins, frowning after the departing Professor. "Appearances is deceitful, Joe, but you've got a easy ten dollars, an' money talks some—specially in advance."

II.

Professor Marvin, before sailing on his vacation, put his affairs into some order, paying particular attention to the priceless corn of Pharaoh.

Of the original ninety-three grains, he had placed twenty in the care of Joe Parks; another twenty grains he deposited with a celebrated southern seed grower, under terms of agreement in black and white; forty grains more were placed in the depths of the Invictus Safe Deposit vaults, where, if anywhere, they would seem safe for another century. This left a balance of thirteen grains, and the Professor had these mounted in a specially constructed little case, which he wore, attached to a stout chain, in a pocket of chamois, opposite his gold watch.

Some folk think the number thirteen unlucky; others, like the Professor, do not take note of such omens. Can unbelief evade peril?

Professor Marvin's signature was scarcely dry on the register of the U. S. Consulate in London, when he shook off the dust of the world's metropolis and departed for the land of the Pharaoh's, enthusiastic as a child about to accomplish the high hopes of repeated dreams.

The *New York World*, a few months later, contained the following tragic paragraph:

"Professor Marvin, of Joshua Hawkins University, who was travelling in Egypt, is believed to have been assassinated by natives, and the body concealed. In his researches he was in the habit of frequenting the most isolated districts, accompanied only by a single guide, who has also disappeared. A scholar of wide attainments, Professor Marvin, though naturally reserved, held the warm affection of many intimate friends. He was unmarried, and leaves no near relatives."

Farmer Haskins, who was not much of a scholar, and subscribed only to a farmer's

paper besides the local weekly, learnt nothing of this. Had the local editor seen the news, it is doubtful whether he either would have deciphered any significant interest, for the secretary of the municipality had lost the Professor's introductory card, and only Haskins and his hired man remembered their visitor as a professor, and that title, in country circles, applies equally to ventriloquists, conjurors, phrenologists, and the like.

However, the grains of corn were planted by Joe at the most propitious season, and Haskins himself saw to it that the particular soil was favorable to an experiment that began, in spite of his hard-headed convictions, to claim a growing interest.

He was a man of true religion, and it is not to be wondered at that anything connected with Bible history should appeal to his deeper and firmer feelings, though, as a practical agriculturist, he could scarcely overcome a prejudice against experimenting with hopelessly impossible seeds.

He began by casting many a glance at the woven-wire encircled plot, to ensure that the soil remained untrampled. Then, long before earliest corn was to be expected, he made a close scrutiny of the ground surface. But modern seeds, one after another, showed growth, while the favored spot remained bare. Anxiety bred a disappointment that could not be concealed, and, strange to relate, the man who had overcome hardship and vicissitude with hardly a day of sickness, became almost ill, and rested longer and showed a slowness in gait.

One morning early, he betook himself, with rake and hoe, to the garden, and was passing, with a mere habitual glance, the fenced plot that had become a blot in the general growth. He gave a start threw himself on his knees, then rose slowly, with the blood of new life coloring his seamed face with each deep breath.

"Joe!" he called softly, "Joe! The Pharaoh corn's growed."

"Yew don't say," replied Joe, in a matter-of-fact voice, as if he had never harbored a doubt in the matter; in fact, much as if he had heard that a prize hen had laid an egg.

But, sure enough, thirteen healthy cornshoots showed above the cool mother soil.

III.

Twelve years had passed since Professor Marvin had confided the corn of Pharaoh to Joe Parks and John Haskins.

The latter was seated on the porch one autumn evening, exchanging remarks with his wife within, between the intermittent clatter of dishes.

"That Pharaoh corn were something of a blessing," he said, musingly, "yet—I don't know but what I'd as lief a-been rid of th' care."

"Pshaw! What care?" replied his wife. "You're always overly pernickety. Th' corn was yours, or Joe's, which is all one, seein' that th' Professyer never made claim to th' first plants, accordin' to his own words."

"I clean misforgot his name an' all," said Haskins. "I'd ought ter been more perticler at th' first go-off."

"Much good you've had out of it yourself," returned his wife, "'cepting th' good turn you done to others."

"An' he won't ever come now," remarked Haskins, by way of relief.

There was a rattle of wheels, as an old white-haired gentleman drove up slowly, and buckled the wheels of his buggy, in a manner characteristic of some memory.

Haskins took the bridle, and straightened the rig so that the occupant could alight.

"Mr. Haskins," said the old man, "you are scarcely changed at all."

"No?" said Haskins, eyeing him uneasily, and with curious doubt.

"It is a long time—twelve years. I hope you have prospered."

"Fairly," replied Haskins. "You are—?"

"Marvin is my name. I left a few seeds of corn with you, if you recollect. I intended returning the following year, but a few words will explain the extraordinary delay. A villainous native of Egypt struck me down and stole, among other valuables, thirteen seeds of corn I carried in my pocket. Left for dead on the plain, under a burning sun, I was picked up, insane, by some wandering Arabs. For eleven years I remained with this tribe, dressed in their garb, and alive only to the most elementary

sensations, for both memory and reasoning power were gone. One day an eminent French doctor chanced on our camp, and, recognizing I was a European, became sufficiently interested to perform an operation on my skull. A portion of bone was raised, and memory came in a flash. My first thought was of the corn seeds stolen from me. Returning to America, I found that forty grains of corn, deposited in a safe deposit vault, had practically crumbled to decay. A seed-grower, who had taken another twenty grains to test, assured me that none of the seeds had given the least sign of germination. There remained only your twenty seeds," concluded the Professor, smiling, "and I decided to visit you, because I like to keep my word, even after this unavoidable lapse of time."

"You're not claiming them seeds, surely," exclaimed a high voice.

"Certainly not, madam," replied the Professor, recognizing Mrs. Haskins in the doorway.

"Well, they growed," observed Haskins.

"The seeds grew? Do I understand you to say that the corn of Pharaoh germinated?"

"Sure, they growed considerable," answered Haskins, with a little triumph. "I can't 'zactly tell you, without my books, how many thousand bushels we've had of Pharaoh's corn. That's a ten-acre field of it wavin' over yonder. It's very similar to 'Jones's Extry Flinty,' only I think, myself, it's a leetle plumper. We all grow it hereabouts. That's why the new post-office were called 'Egypt,' an' Doolans named their last boy but one Pharaoh. You see, at first start, thirteen grains growed—"

"Thirteen!" said the Professor.

"An' then we husked the ears, an' sowed again, an' so on, till my granaries didn't begin to hold all of it."

"And then?" asked the Professor, with interest.

"Well," replied Haskins, doggedly, "as I told you, I have count of almost every grain in my books, an' I can pay you whenever you say so, though it'd come pretty tough, after all; but th' fact is, a wheat failure chanced along when I'd a power o' corn sittin' in th' granaries, an' I gave most away to those who were hard hit, thinkin' it were meant by Providence."

"You did right, perfectly right. You yourself planted the first grains?"

"Not, so to say, 'zactly. Joe set 'em in th' ground, with me watchin' over his shoulder."

"I should like to see Joe, Mr. Haskins."

"Certainly, sir; but mind you, Joe ain't took no responsibility for this corn. It was my idea to make use of it. He's married now, is Joe, an' gettin' along slowly. If you care to see him, we'll drive over."

There was a tall man, with a black beard, standing in the yard when they reached Joe's place.

"Hello, boss!" he saluted, with a playful and graceful retention of the old title.

"This is Professor Marvin, Joe."

Joe Parks looked as if he had been shot.

"I knew it would come," he gasped.

"I only came to ascertain how those corn seeds grew," said the Professor. "None of the remaining seventy-three came to any good."

"Neither did these uns," groaned Joe, casting down his eyes.

"You're dreamin', Joe, or mad!" said Haskins, sharply.

"They was never planted," continued Joe, in a half-whisper, like a child confessing a fault. "I'd got them corn seeds, lyin' on a scrap o' paper on the granary floor, while I fetched a tea-cup to carry 'em. When I comes back, there was about fifty hens standin' around, and I didn't know which hen swallered 'em. That's the truth, gents, an' I picked up twenty seeds of 'Jones's Extry Flinty,' an' sowed 'em, th' boss never knowin' th' change. An' when they growed, I began to have a bad conscience, for it was like a lie growin'. An' year after year th' crop grew bigger, an' consequentially th' lie got worser, but I daresn't tell the truth, Professyer, till you come lookin' so innercent."

"Joe!" said Haskins, turning away.

The one word expressed condemnation, shame, and the shattering of an illusion.

"As far as I can see, Mr. Haskins," said the Professor, soothingly, "it has all been

for the best. It is a lesson for me on the vanity of human desires. Being your own seed, you can cherish no fanciful debt to me. And the Lord has blessed the crop after all, making you His instrument of charity. If you like, I can see that a notice goes into the local paper, explaining that the seed was not so ancient as supposed, and laying no blame on our friend Joe, or the chickens. What do you say?"

"What I said twelve years ago," Haskins jerked out. "Corn of that age won't ever grow."

"An' here's your ten-dollar note, Professyer," said Joe, producing the money from the identical match safe.

"Keep it my friend, for the trouble I have led you into. You've earned it."

. . . . . .

The *Herald* of following issue had this:

"THE CORN OF PHARAOH.

"Professor Marvin paid us a visit on Thursday, and intimated that those who so generally are growing the so-called corn of Pharaoh may have a grievance against him, as, by error, a much more modern seed was substituted. To console them, he states that the real corn of Pharaoh won't grow, and chickens that have eaten it have since died. The Professor subscribed for our paper."

BIRD'S-EYE VIEW FROM TOP OF NEW WATER TOWER—EDMONTON.

EDMONTON, ALBERTA

BY T. A. GREGG

THERE is probably no place that shows in so remarkable a degree as Edmonton the astonishing progress that has been made in the West within the last decade; no place that has made so surprising and so substantial a growth in so short a time, or shown so strong a confidence in a prosperous future. For many years, and it is nearly a hundred years since the Hudson's Bay Company made it a trading post, Edmonton lay quiescent, being frequented only by Indians, who visited it to trade at the store. It was purely a place of barter, but through it passed the goods of the Great Company for the supply of its posts on the Mackenzie and as far away as the Pelly or Yukon and places in Alaska. In time the old fort fell into decay and was replaced by another, portions of which are still to be seen on the river bank west of the town. This was surrounded by the shacks of missionaries and others whom business or inclination attracted to this isolated spot. It then had a picturesque floating population of Indians, hunters, trappers, rivermen. freighters, and the pioneer class that moves in the van of civilization and is always found on the fringe of the frontier settlements. The Company's steamers navigated the river below for 500 or 600 miles; long trains of buffalo carts came in periodically over the Battleford trail from Fort Garry; the Company's flotilla of York boats came up every summer from York factory; freighters and packers rode in off the southern trails that went as far as Fort Benton on the Missouri, and there was always more or less movement and excitement about the place. After

years came the Canadian Pacific Railway, and then the branch line from Calgary, 198 miles distant, for some time past the most profitable piece of trackage on the continent, revolutionizing the ways of traffic and putting the freighter out of business. Still there was very little change in the town, and in 1884 it presented the appearance of a country village just emerging from the wilderness. The great impetus came with what is known as the Klondike "rush" in 1897 and 1898. Thousands who thought that they saw an easy way of getting into the Yukon region by way of Edmonton and the waters beyond, risked their lives and lost their means in the perilous and almost hopeless undertaking. As most of these men outfitted at Edmonton, trade there grew to proportions never dreamed of before; and business houses laid the foundations upon which they have built the solid mercantile establishments that flourish there to-day, commanding an area of trade as great as half of Europe. The Klondike "rush" was beneficial in another way. It attracted attention to the land. It was seen to be good, and Edmonton district and the North Saskatchewan were talked about far and wide as offering to the settler land that would give forty bushels of wheat and eighty bushels of oats to the acre. The land laws of the Government were liberal, and every facility was offered the new-comer in reaching what many years ago Sandford Fleming named "The Fertile Belt." Soon immigration turned in that direction and has been increasing in volume ever since. Now settlers have to go out sixty and seventy miles from the towns to get farms, so rapidly has the nearby land been taken up.

BIRD'S-EYE VIEW FROM ROOF OF ALBERTA HOTEL—EDMONTON.

The movement began to assume large proportions in 1898. In that year Edmonton had a population of from 1,200 to 1,400. Then came talk of the new transcontinental railway. Messrs. Mackenzie and Mann had determined to extend the Dauphin section of the Canadian Northern Railway into the North Saskatchewan valley and onward to Edmonton, furnishing transportation facilities to an arable district seven hundred miles long by a couple of hundred miles broad. The line had already come across Manitoba

A PRETTY DRIVE NEAR EDMONTON.

This is Red Seal Coated Paper made by Ritchie & Ramsay, Toronto

into the territory of Saskatchewan, and it headed straight for northern Alberta with Edmonton as its objective point. As the prospective terminus of a new line to Winnipeg and the east, Edmonton took on a new importance; but when the Grand Trunk Pacific was decided upon, with Edmonton as the point of greatest consequence on its route west of Winnipeg, the town sprang into enviable notoriety, and attracted attention from all parts of Canada. So great was the rush thither that from 1899 to 1903

MAIN STREET—LOOKING WEST FROM QUEEN'S AVENUE—EDMONTON.

several thousand were added to the population, which is now set down at 6,000. There is not a house now to be had, and to meet the wants of new residents, building operations are in progress in all directions.

The town is situated on the north bank of the Saskatchewan, which here flows a couple of hundred feet below in a valley bounded by high hills. On the south side is Strathcona, the terminus of the Calgary and Edmonton Railway, with a population of 2,000; so that if there was one town instead of two, the population of Edmonton would be about 8,000. For a long time communication between the two places was maintained by ferry on the river. Then Edmonton contributed $25,000 towards a traffic bridge, the Government furnishing the remainder, and the present structure made communication much easier. In furtherance of their intention of going west, Messrs. Mackenzie and Mann acquired by purchase the charter of the Edmonton, Yukon and Pacific Railway, a line projected from the terminus of the Calgary and Edmonton Railway through the north country to Dawson. In order to hold this charter, the firm was compelled to build from Strathcona to Edmonton, a distance of about four miles, using the bridge to cross the river. Now the Canadian Northern operates this line, which is all of the Yukon and Pacific yet in evidence. But, as it furnishes railway connection between Edmonton and the Canadian Pacific system, it is of great consequence to the town.

Those who knew Edmonton ten years ago would not recognize it now as the same place. It has spread out east, west, and north, and what was prairie beyond the

EDMONTON IN 1884.

main street is now a populous district with broad and well-made streets running at right angles and flanked by many fine houses. Municipally organized some years ago, the town has a mayor and an efficient council, a fire brigade, a police force, a water service, and a sewer system in course of construction. The ever-increasing business of the place is handled by six banks and two eastern loan companies that have branches there. Edmonton has long been the head quarters of the missionary forces of the Roman Catholic Church in the far Northwest. Nine miles away at St. Albert, the late Archbishop Tache, of St. Boniface, fixed the bishop's seat and a $50,000 cathedral is now in course of erection there. The church and missions are in charge of the Oblate Fathers, who have in Edmonton a fine church, a large rectory, a thoroughly-equipped hospital under the charge of Sisters, who also conduct a maternity hospital, a convent, and a school. There are excellent public schools in the place, and a high school, attended by students from all parts of the district. The Anglicans have a church and a large congregation, while the Presbyterians, who are a very strong body throughout the West, have a

NEW PUBLIC SCHOOL—EDMONTON.

PRESBYTERIAN CHURCH—EDMONTON.

flourishing congregation and a church that cost $40,000. Besides these, there are a Baptist, a German Baptist, a German Lutheran, a Greek Orthodox, and two Methodist churches, and the Salvation Army has a barracks.

The town has two daily newspapers and one German weekly, eight wholesale houses, flour mills, breweries, pork packing establishments, saw mills, foundries, a woollen mill, soda water works, a piano factory and many minor industries. It is proposed to build a linen factory to utilize the flax which is grown extensively in the district.

There is coal all through northern Alberta,

DOMINION CROWN LAND AND LUMBER OFFICES

and Edmonton is in the fortunate position of being able to buy unlimited quantities of coal for $3 a ton. This coal is neither bituminous nor anthracite, but something between the two, being excellent for all domestic purposes. Down on the plains the two great requisites are building material and fuel. In the far North-west both these commodities are plentiful and cheap, which is a great advantage to the settler.

Many fine lakes adorn the district, and there are numerous watercourses, providing pure water for all purposes. Many of these streams abound with fish, and in the larger lakes the famous whitefish of the North-west can be found in plenty. It is also a most attractive country for the sportsman,

GENERAL HOSPITAL—EDMONTON.

the fields and stubble abounding with grouse and prairie chicken, the woods with partridge, and the lakes and marshes in the fall of the year with all kinds of water-fowl, so that a day's or a week's shooting can easily be got by those who affect that kind of sport.

The leading business of the town, however, is the fur trade, the whole traffic of the north and west centering in Edmonton, employing capital that runs into the millions. The furs are baled here and shipped hence to London.

In a growing place such as Edmonton, property has an increasing value. Land that

RAILWAY AND TRAFFIC BRIDGE—EDMONTON

could be got a few years ago for a couple of dollars a foot is now worth hundreds, and is eagerly sought at the advanced figure.

There could be nowhere a more hopeful or buoyant people than the Edmontonese. They look upon themselves as being the makers of a city that will surpass Winnipeg in time, and certainly the signs of such a consummation are not wanting. Situated in the middle of a great mixed farming district, controlling the trade of the Peace River country and the Mackenzie Basin as far as the Arctic Sea, with two railways making in her direction, and a mighty river at her feet that will some day be utilized to bear her commerce, Edmonton stands in as favorable a position to realize her hopes as any town could.

KAKABEKA FALLS—NEAR FORT WILLIAM.

CANADA: A LAND OF WATERFALLS

BY FRANK YEIGH

CANADA, like Norway, is a land of waterfalls. From the provinces by the eastern sea to the mountain slopes of the far West, the country is beautified by hundreds of cascades, each an unique revelation of nature, ranging from the untamed torrent of the North, singing its song of wild strength where no human ear listens, to the rock-divided rapid or a mighty sweep of foam over a mountain breast. The Dominion is, in truth,

> —a land of streams! some like a downward smoke
> Slow dripping veils of thinnest lawn do go,
> And some through wavering lights and shadows break,
> Rolling a slumbrous sheet of foam below.

If, according to Ruskin's dictum, mountains are the beginning and the end of natural scenery, one may venture to add that the Canadian Niagaras deserve almost as high a place, revealing, in their skyward range, the majestic works of creation of a great God.

And each cataract has its own music—the song of the cascade, its cheery, heartening, spirit-lifting song, one may hear; or the sweet low-pitched murmur of a silver fall that hangs like a pendant over the front of the hills; or the thunder-tone of a Montmorency or a Takkakaw; indeed, is not the deep resounding note of Niagara itself but the voice, according to Iroquois legend, of the veritable God of Thunder!

These tumbling waters of Canada are to be found in almost every province, and while to the utilitarian they suggest sources of power beyond the imagination to reduce to figures; while they may be prosaically regarded as made for the service of man, and only await their harnessing and control, we

will rather view them, in this sketch, as among the scenic charms of our land of scenery, as tokens of the same mighty Energy that also made the mountains and fashioned the valleys; that chiselled out the courses for the rivers, and filled the hollows of earth with deep waters.

In such an inventory, who would dare to place Niagara other than first? For while the world has its waterfalls, Canada has the world's waterfall—the king of cataracts, the giant among falls! One may in imagination follow the lines of the old Canadian rotation, commencing with a specimen fall to be found in historic old Cape Breton—that land of honest folk and rich scenery. Near the quaint little village of Baddeck, on the shores of the Bras d'Or Lakes, are the Uisgeban Falls—a series of limpid cascades, the highest seventy-five feet. It forms a charming sylvan picture, and is in the centre of a most interesting part of the country, where the Micmac Indians have a reservation.

In the neighboring Province of New Brunswick, one is again in waterfall-land. Over a hundred miles from the sea, on the

BEAVER CANYON.

poet—William Kirby—who has lived for many a year on the banks of the Niagara:

> That dread abyss! What mortal tongue may tell
> The seething horrors of its watery hell!
> Where, pent in craggy walls that gird the deep,
> Imprisoned tempests howl, and madly sweep
> The tortured floods, drifting from side to side
> In furious vortices, that circling ride
> Around the deep arena; or, set free
> From depths unfathomed, bursts a boiling sea
> In showers of mist and spray, that leap and bound
> Against the dripping rocks; while loud resound
> Ten thousand thunders, that as one conspire
> To strike the deepest note of Nature's lyre.

It may be well, however, to choose our panorama of illustrations in geographical

St. John River—the Canadian Rhine—are the famous Grand Falls, where the river suddenly narrows and plunges into a rocky canyon from a height of seventy-four feet. These falls rank with the finest in America in everything but height, and their environment is most impressive. A superb view is had of the cascade from the suspension bridge that spans the gorge. An unique sight is witnessed when the logs from the upper timber limits shoot over the falls and into the cauldron of foam below, on their way to the saw-mills.

Quebec is pre-eminently a region of

OUIATCHOUAN FALLS—LAKE ST. JOHN.

miniature Niagaras, the dark summits of the Laurentians or the slopes of the ranges south of the St. Lawrence, giving birth to many a beautiful cascade. Such a one is seen on the Magog River, in the Eastern Townships, and near the City of Sherbrooke, where the Magog, on its turbulent journey from Lake Memphremagog, flows through a heavily wooded channel in a wild flood that is picturesque in the extreme.

On the north side of the St. Lawrence, Montmorency may well claim the preeminence, but, near the great inland sea of Lake St. John, the Ouiatchouan Falls are its close rival. Descending from a height of nearly three hundred feet, and divided midway by a projecting rock, the Ouiatchouan forms a superb picture, framed by the dark tree tops and the gray hillside. This whole region is marked by rapids and cascades. Besides the Falls of Chicoutimi, connecting Lake St. John with the River Saguenay, the Metabetchouan Falls are a scenic feature well worth a visit. The river of that name is the chief southern affluent of Lake St. John, and a series of five falls mark its upper stretches.

One more Quebec illustration will be the Falls of St. Ferreol, a few miles from the famous miracle church of Ste. Anne de Beaupre. The waters descend in a succession of cascades not unlike the Giessbach Falls of Switzerland, and nothing more chastely beautiful is to be seen within the boundaries of Quebec.

Ontario also has its profusion of falls, especially in its northern regions. A typical cascade—limited in its descent, but most picturesque withal—is Diamond Falls, in

SEVEN FALLS—ST. FERREOL.

METABETCHOUAN FALLS.

the north-eastern part of the province. It is merely a sample of scores of similar cascades that help to make New Ontario a scenic wonderland.

But in the Kakabeka Falls of the River Kaministiquia, Ontario possesses a truly magnificent waterfall of tremendous volume and imposing appearance. With a downpour only thirty feet less than Niagara itself, and with a width of 450 feet, the Kakabeka is one of the great cataracts of Canada. And here too the mighty flood will no doubt soon be turned to the needs of man when its power will be tapped.

Passing by the numerous falls in the Lake of the Woods and Rainy River regions, we will journey to British Columbia, where the mountains are marked by many a silver streak of foam. The rivers, too, are the scene of many a fall. The traveller has scarcely entered the great portals of the Rockies before he is entranced with the Kananaskis Falls, with a drop of some forty feet, a fit companion to the equally beautiful falls of the Bow River, in the heart of the Banff National Park. And as the westward journey proceeds, the snow-fed streams—the Kicking Horse, the Beaver, the Illecillewaet—are all thrown into paroxysms of turmoil as they hasten toward the valley beds and the great seas beyond.

The monarch of all the British Columbian falls is undoubtedly the newly discovered Takkakaw Falls, in the Yoho valley. In this Canadian Yosemite there stands revealed some of the sublimest scenery to be viewed on the continent, and not the least inspiring feature is the great Takkakaw plunging in one mighty leap of over a thou-

UISGEBAN FALLS—BADDECK, N.B.

sand feet from a plateau of rock to the valley below. Nearby, the Twin Falls are only a degree less stately.

a cascade, amid scenery that is truly awe-inspiring in its grandeur.

Thus every part of the broad Dominion

KANANASKIS FALLS—ON THE CANADIAN PACIFIC RAILWAY.

Finally, as the Pacific Coast is neared, and the Black Canyon is traversed, the falls at Spence's Bridge Station on the Canadian Pacific Railway come into view—a gem of

contains these striking features of natural scenery, proving conclusively that Canada is a land of waterfalls, and, therefore a country of rarest scenic beauties.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

GIBRALTAR stands for strength. That is why the Prudential adopted it as their symbol. The strength of the fortress consists in its ability to withstand attack. The strength of the Prudential Insurance Company is active as well as passive. The secret is sound finance, sustained by ministering to a great need of the people. The need was insurance that should be open and available to all.

The history of life insurance is most interesting. In the development of the co-operation worked out in insurance, those possessed of considerable means were the first to be provided for. Industrial insurance was a much later development. It is co-operation among working people, providing for contingencies, and acting as a protection against uncertainties not otherwise provided for. The name "Industrial" is applied, because the nature of the insurance is such as is best adapted to the needs of the industrial population.

WEEKLY COLLECTIONS.

The single point of weekly collections is sufficient to guarantee the success of the Prudential Insurance Company. Those who have looked into modern conditions will understand why. A very large number of people receive a weekly salary, and, these, in the ever-advancing standard of living, find so many ways of disposing of that salary that it melts away without any of it being laid by for a wet day. The result is that any illness or death in the family—and what family is immune for any extended space of time—is improvided for at the very time when the pinch of straightened circumstances can work the greatest misery. Provide against just such contingencies by means of a small sum payable weekly, and have some one go directly and regularly to the house for it, and the principle of saving, of independence and providence, is made practicable to everyone.

It has been objected to the system that it is an expensive kind of protection. The extra labor required, chiefly the collecting and bookkeeping, certainly add something to the cost of an annual premium. But everybody knows just how much, and the fact that millions of people are to-day paying the difference, which is relatively small when the organization is perfected, and the business large—this large number of patrons shows that the accommodation is worth the price paid for it; at least it is worth it in the minds of the people who are footing the bill. These are very probably quite as good judges of the value they are receiving for their money as the disinterested persons so anxious to take care of them.

A feature of particular merit in this system of weekly calls is that the insured and all interested are provided with the best kind of an opportunity to learn all the phases of life insurance. To every member of the family, and even to neighbors, the visit of the agent is a constant remainder of the prudence involved in the step taken in weekly savings; and the agent is there to answer questions arising in life insurance. It is an education in prudence.

FAMILY INSURANCE.

It was conceded that a great advance was made when civilization reached the stage in which the loss of the head of the family was shared by others incurring a similar risk. A still further advance was made when the system of co-operation was made to include every member of the family. And it is quite essential that the death or illness of every member should be provided against. For the illness or death of any member of the family, even though it be not the head, involves an increased expenditure

and an aditional strain on the earning power of the family. If it be improvided for—and what method is better than that of paying a few cents each week for each member—the suffering is unduly accentuated.

The insuring of children's lives has met with considerable opposition in days gone by. The whole matter has been thoroughly threshed out in England, till those of the highest standing and greatest prominence, because of their zeal for humanity, unqualifiedly endorsed industrial insurance, as one of the greatest boons that has ever been offered to struggling humanity. In the United States, the infanticide bugaboo has been severely dealt with by State superintendents, who have pronounced it unreasonable and unfounded.

Its success is due to the perfect adaption of its business to the limited means of the industrial classes. Wage-earners generally lead a hand-to-mouth life, never having any considerable sum of money laid by. Provision, especially the provision for the expenses of burial and the cost of the last illness of every member of the family, which is the underlying purpose of industrial insurance, is rendered next to impossible if there must be an annual, semi-annual or quarterly accumulation. Let it be weekly and collected weekly, and for a small policy, and no one will forgo it. For, be it understood, organized charity and the potter's field are the two bogies of the industrial population. Insurance is no charity—a fact now understood and appreciated by more people—and they welcome it as rendering them independent of all charitable organizations.

An American Pioneer.

The Prudential was the pioneer company in providing industrial insurance in America. In fact, though industrial insurance has been practiced in England prior to the establishment of the Prudential in 1876, the business was still in an experimental state. Family insurance was a comparatively new idea, and the departure involved required statistics, which were in no use necessary in the case of ordinary life insurance. Everything has been perfected in the last quarter century, and the history of industrial insurance in America is practically the history of the Prudential Insurance Company. That history is a record of phenomenal success. In the beginning many difficulties stood in the way. The pioneer must hew out a new place. Insurance for every member of the family, and on such terms as should make it most easily paid for, was the field chosen by the Prudential.

A sound financial basis was recognized as the first requisite. Not *cheap* insurance, but *sound* insurance—insurance that insures—was the first object to be attained.

The best actuaries were employed by Mr. Dryden, and when all the statistics that were available had been utilized, the company began to keep records for itself.

Originality in Advertising.

When a plan for democratic insurance had been perfected it was decided to make it known in every part of the country. At that time insurance advertising was unknown. The Prudential grasped the idea that it could get into every home by getting into the magazines. Accordingly the company, which had struck out new lines for itself in insurance, was now first in adopting a new method of making the fact known. Space was engaged in every leading magazine, and an attractive advertisement prepared the way for the herald of the new insurance.

The magazine space engaged then is continued, and increased to-day, although the Prudential Insurance Company has a publishing plant of its own that it equalled by few of the best publishing houses in the country, and which issues two publications of its own, one of which has a circulation of more than two million copies. The ready grasp of the value of advertising is at once a proof of the alertness of the Prudential Company, and a key to their very large measure of success.

At St. Louis.

The thorough up-to-dateness of the Prudential Company is, perhaps, nowhere more manifest than in the nature and extent of its exhibit at the World's Fair. Not con-

tent to rest on the laurels won at the previous World's Fair in Paris in 1900, the Prudential determined to surpass even its own former achievement. The outcome is the exhibit now on view in the Palace of Education at St. Louis. Not only does it reflect great credit upon the Prudential Company, but it is one of the most creditable exhibits in the whole Fair. The completeness of the charts giving data on everything concerning life insurance makes it one of the most perfect collections ever gathered together. In itself it constitutes a liberal education in insurance.

No one attending the Fair can afford to miss so valuable, so interesting and instructive an exhibit.

A National Institution.

Another point on which the Prudential have shown themselves quite distinctive is the extent of the territory they work in. They confine their operations to the United States, and have become a kind of national institution. But if they limit their field, they work it most thoroughly. In this policy of intense cultivation of the home field the Prudential would seem to be a good model for Canadian companies which are spending so much on foreign fields, while British and American companies are taking the Canadian business right from under their noses. A half dozen Canadian companies doing business in other countries to the amount of less than three millions in premiums are allowing British and American companies to take over twice that amount yearly out of the Canadian home fields.

Financial Success.

Some idea of the success is to be had from statements of the extent of their business.

In 1875 the Prudential began business. At the end of 1903 the company had in force over five million policies, representing nearly a billion dollars. The assets were $72,712,435.44, and the liabilities $62,578,410.81. The income of the company amounted to over $39,000,000 last year, and over 300 claims a day are being paid—almost one every minute of office hours.

Millions of homes owe their protection to the Prudential and its democratic methods of insurance.

President Dryden and His Able Assistants.

Like all other great and successful enterprises the Prudential Insurance Company is the product of a master mind. Senator Dryden, of New Jersey, is the man who first conceived, and then carried to a successful issue, the extension of the benefits of life insurance to the masses of the American people. He it was who perfected that organization, which is known throughout the length and breadth of America, welcomed and respected in every home for the splendid work that it is accomplishing in the lessons of prudence, saving and self-reliance daily inculcated in the humblest home, and through the simple, but most effective agency of sound finance adjusted to every-day needs. He, too, who selected the large and most efficient staff whose energy and enthusiasm co-operate in the propaganda of insurance for all ages and both sexes.

Born leader and naturally first President of the Prudential at the time of its inception over a quarter of a century ago, his words from the Presidential chair to-day have still the same ardent enthusiasm that compels success, while the faint-hearted cavil and are counted out.

The following extract is typical and illuminating: "Taking its root in human affection, in that lofty desire to provide for one's own, the germ of it lying back out of our sight, even before recorded history began, it has gone on by a process of evolution—first, the guild, then the burial societies, then the friendly societies—until at last it has been placed upon an immutable and scientific foundation, and we have the industrial insurance company. An industrial company like the Prudential offers to people a perfected and well-rounded-out scheme of life insurance, in that it places its blessings within the reach of all classes, male and female, rich and poor alike. It is the highest development of life insurance in existence."

JOHN HARDEN'S REVENGE

BY D. G. MACORQUODALE

THE fact that Henry Harden, banker in the little town of B——, had the reputation of being an honorable man and a strict disciplinarian, was no reason why he should be narrow-minded and bigoted. Nor was it any reason why his daughter Danny (Diana) should set his discipline at naught and rule the house of Harden as she pleased. The fact that a timid housekeeper of many summers was supposed to be her chaperon and material guide, aided rather than deterred her. The fact that John Harden, with firm-set mouth, was only an adopted son, and that he loved money dearly, was no reason why he should look with eyes of love on the woman in the case; nor that he should hate with a wholesome hatred Lancelot De Barry, simply because he danced much with Danny, while John could only look on. But he did, and—but that would be telling.

Lancelot De Barry, who had a small deposit account at Harden's bank, called there one morning just after Henry Harden had limped into the bank parlor. He presented a cheque made out by some firm up country, and payable to him at a bank in another town. He wished to have it placed to his credit at Harden's and to draw the amount by cheque. The accountant objected that, as the cheque was not marked and the makers were unknown at Harden's, he would have to get Mr. Harden to consider it. When shown into the parlor, De Barry said:

"Look here, Mr. Harden, your accountant is disposed to be unaccommodating this morning."

"What is the trouble, sir?"

"Why, this is the situation," handing over the two cheques.

Harden rang for the accountant.

"What is the trouble regarding this cheque?"

"We don't know these people, and this gentleman wants it passed to his credit as a deposit."

"Well, Mr. De Barry we can send this for collection."

"But I must have that money to-day."

"But we do not know these people, Mr. De Barry."

"Very well. suppose you do not, you know *me,* Mr. Harden."

"No, sir, I do not. Never saw you before, to my knowledge."

"My name is Lancelot De Barry, from Berks, England. My business is easy and remunerative. I am an actor, elocutionist, and entertainer, but am out of funds to-day."

"Whom do you know here who could identify you?"

"My dear fellow, don't be absurd. I am well acquainted with Miss Harden, have met her at several parties. She is really a charming young lady, and dances most div—"

"Oh, I say, don't bring my daughter's name into a question of this kind. D—, that is, Miss Harden, is out a good deal more than she should be, and is bound to meet all sorts of people, and—"

"Look here, Harden, do you think I am all sorts of people, or what do you mean?"

"I just mean this, that your coming here with that plea, that you have met my daughter, is not business, and is scarcely the act of a gentleman."

"Sir, this is an outrage. I feel like withdrawing my account from you bank."

"That, sir, is a privilege you can exercise at any time."

"Do I understand you to refuse to advance me, Lancelot De Barry, on a cheque drawn up by a reputable firm, and with my endorsement, money which will come back to you from these people in two or three days?"

"What have you to depend on if these people of yours failed to pay?"

"My profession, sir, and—why I make something on the race-track nearly every week."

"Oh, that is your profession, is it? A gambler! Why, sir, I would not advance you one dollar on the best paper you could bring me, if it required your endorsement."

"Take care, sir! Do you know what you are saying? You, in effect, cast aspersions on every person who plays the horses. Let me tell you that better people than you, Mr. Harden, play the races; your tone is not that of a gentleman. The bishop said to me the other day—"

"We don't care about your bishops, sir, and—let me finish—your cheque from these people will be sent for collection, and your own cheque will be honored here while there is a sufficient balance to your credit. Good-morning, sir!"

De Barry appeared to begin to say something, then checked himself and left, with cane a-swing and head held high.

Harden went down to his house, head also held high, and had an interview with Diana—she was not "Danny" on this occasion. There was a scene, in which Harden referred to "high-stepping young whelps," and "sleek-tongued thieves," and with a reference to "my poor boy, John," informed Diana that she must cut the acquaintance of De Barry. Danny had replied that some people were such bears that they did not know a gentleman when they met one; declared that she hated John Harden, and left the room with tears and a door-bang.

Harden was ill for a couple of days afterwards, and the doctor strongly advised rest and avoidance of excitement. Danny was repentant in deeds rather than in words, and coddled round her father, stirred by a slight misgiving. John was down from F——, silent, thoughtful, and anxious-eyed. Attendance on her father was Danny's excuse for having no time for being a moment alone with John, who worshipped with his eyes.

Routine of business at the bank brought out the fact that the cheque given De Barry had been paid on presentation, and there was peace in the house of Harden, and Danny ruled again, her first decree being that a letter expressing regret for hasty words be sent to Lancelot De Barry, Esq., The Elite House, B——. This the culprit Harden faithfully promised to send, and—promptly forgot.

De Barry did not appear to resent the refusal to honor his cheque, and in the course of a few days called at the bank and increased his deposit; had a few pleasant words with the accountant, and tendered his cigar-case filled with choice Havanas.

A few days afterward he met Danny at a tennis match, and was easy and polite, but not effusive. Danny felt that something was due him on account of her father's abruptness, and invited him to call. Mr. De Barry said:

"Nothing would give me greater pleasure, Miss Harden, but the only time I met Mr. Harden, I could scarcely say we were introduced, I, in fact, unavoidably gave him some reason to think rather poorly of me. It would be rather awkward for me to call upon you till Mr. Harden takes a different view of the matter."

"Oh, Mr. De Barry, I know about that. Dear old papa is so impulsive, and says things without thinking, and—you don't mean to say you did not get a letter from him expressing regret for what occurred? No? Well now, what a shame, he prom—, that is, he told me he would write you."

"I know without asking to whom I am indebted for his change of views regarding a poor waif like myself; now don't deny it. The fact that he forgot to send it is of no moment now. If I stand absolved of any wrong intent in your eyes, Miss Harden, the opinion of Mr. Harden, excepting as being your father, would give me small concern," and the bold, dark eyes looked straight down into the wide-open blue ones, and the latter dropped, while their owner poked the grass with her umbrella.

He saw her to the gate. Inside of two weeks there were several calls, some duets at the piano, and library explorations, with interesting discussions regarding the relative merits of Browning, Shelley, Keats, Byron, and Shakespeare.

John was there on one or two occasions, and was treated by the bigger and better-looking man with cool politeness, that was answered by monosyllables and looks that were not overtures of peace.

It was very still, very quiet, at the home of Henry Harden about a month after the banking transaction. John Harden walked quietly about, and saw the doctors in and out. Danny lay in a darkened room, wringing her hands, moaning and refusing opiates. Henry Harden lay in another darkened room, and needed no opiates. The generous friend, the indulgent father, the impulsive, vigorous man of business, lay a heap of unconscious clay, apparently soon to be put away, for the doctors gave no hope. A dark cloud rested on his brain, and a darker one on his honor and on his house.

Like a bolt from the blue it had come upon them. It was now Monday, and it had all happened since Friday.

Among those who believed that Henry Harden's word was his bond, and whose bond was good, was a certain spinster of Scotch extraction, Miss Begg, a lady of mature years, impaired hearing, much property, and having a strong prejudice against modern methods of finance. She was a speculative character, and turned an honest penny, when possible, in real estate. She had long held the title to a water-power in the neighborhood of the town, and held it at a fixed price, $5,000. She had recently found a purchaser, and as she would have neither agent or solicitor, nor take any cheque, draft, or other substitute for cold cash, she had closed the transaction and received the money in fifty $100 bills. She had come to Harden's bank to deposit it, but, finding the bank closed, took the liberty of an old family friend and called at the house and gossiped a bit with Danny, and then went to Mr. Harden in the library, telling Danny that she was going to deposit some money. Mr. Harden advised her to keep it till Saturday, as the bank was closed; but this she would not hear of, as it was safer here in his library than in her possession. He therefore took the roll clasped with a rubber band, and, without counting, placed it in a drawer of his desk, and told her that in the morning it would be placed to her credit in the bank books, and a receipt sent her. In the meantime he made a memo. of the transaction on the leaf of a scribbling pad and placed it in his pocket. This took place about 3.30 p.m. About 4 p.m. a fire broke out down town that the local fire brigade could not cope with, and the citizens turned out to help. Soon Henry Harden's tall, vigorous figure was seen in his shirt-sleeves doing manful work, and he worked all night with the firemen. He told his daughter at luncheon on Saturday that, coming home at dawn, he had felt anxious about the money in the drawer, and had taken a look into the library. There he found a window open and the money drawer unlocked, but, on looking, found the bundle of bills as he had left them, clasped with a rubber band.

He had slept so late on Saturday that the bank was closed before he was through luncheon. Afterwards he told Danny that he was going out for a walk, and would call on the accountant, who lived not far from the race-track. On Sunday, after breakfast, he retired to the library to write some letters, and asked not to be disturbed. At luncheon time he was found by a maid, stricken with paralysis, helpless and unconscious. On the desk was a letter ready for its envelope. The drawer containing the roll of bills was open, and the bills, all but one, gone, and a roll of blank paper in their place. The letter was as follows:

"B——, June 15th, 19—.

"My dear boy,

"I had no time to talk with you when you were down here during the fire. I take this opportunity of writing you fully regarding your request for a loan. While it is true that you have succeeded beyond my expectations in your electrical venture, yet the expenditure you propose to make is risky on borrowed capital.

"I could not lend so large a sum as $5,000 out of clients' money without their consent. My own funds are tied up, besides which I have just suffered some losses that I will tell you of when I see you.

I have only $100 of ready cash at hand, besides which the time you want the money for is too short to appear feasible. No use saying that you must have the money if you have to knock some one on the head to get it. Think out some other plan, and come down in a day or two and we will talk over ways and means. You and Danny will share equally what I have to leave, and my hope has been that it would not require to be divided. You are too backward with Danny, since this fellow De Barry came on the scene. I did not like the fellow at first, and we had a row about horse-racing, but he took it coolly, and I can't find any fault with him in a general way. I know your feelings, and would like to see you supplant him. Danny is only a child, and does not know her own mind; but, whatever happens, you will always be my own dear boy.

"Yours, as ever,

"DADDY HARDEN."

The letter had been folded, and Harden had evidently been in the act of taking an envelope from the drawer in which was the dummy roll of bills, when stricken. Danny was too overcome to notice what had been done in the library; but John had come down from F—— as soon as his foster-father's condition was known, and inquired of Danny, who told him of hearing from Miss Begg about the deposit. He enquired on Monday at the bank, and found no record of such a transaction; then of Miss Begg, by which means he learned definitely that a deposit of $5,000 had been entrusted to Mr. Harden. Other evidence of its having been left with Mr. Harden there was none.

John examined the premises and found a window fastening broken. It proved to be the window that Mr. Harden had told Danny he found open when he returned from the fire. He also found a panel in the back of the desk removed, thus giving access to the drawer. The key, with a number of others attached, was found in the lock. John called in detectives, who looked wise, asked a few questions of John and Danny, and left.

The *Evening Argus* said:

"STARTLING AND MYSTERIOUS.

"In connection with the sudden illness of our much respected townsman, Henry Harden, of Harden's Bank, it appears that a well-known lady of means put a sum of money, said to be $5,000 in treasury notes of $100 each, into Mr. Harden's hands on Friday evening last, after banking hours, and just before the outbreak of the great fire.

"John Harden, his adopted son, and manager of the F—— Electrical Works, came down to town as soon as he learned of Mr. Harden's illness, and, after finding a drawer broken open, and learning from the lady interested, of the deposit, called in detectives. One hundred dollars was all that was found in the drawer, wrapped round a blank package of manilla. Neither at the bank, nor among Mr. Harden's private papers, was there found any record of the deposit of the money, so that, as the lady in question does not hold a receipt, it might be a difficult matter to prove that such a sum had ever been left in Mr. Harden's care. The rumor that Mr. Harden was seen at the races on Saturday afternoon is, we think, a most unkind one to set afloat at a time when the victim is unable to give it a prompt denial.

"Speaking to an *Argus* reporter, Mr. Lancelot De Barry, of the Central School of Elocution and Deportment, said: 'Any one who knows Mr. Harden will refuse to believe such a slander. While I do not hold with his well-known opposition to transactions of the race-track variety, yet I respect his opinion, as being that of a man who was the soul of honor.'

"Regarding the mystery, we will refrain from saying more than this, that whoever took the money was acquainted with the premises and with the fact that there had been a deposit made there a few hours previous. The detectives have the case in hand, and are said to have a clue."

The *Monitor* said:

"The mystery surrounding the loss of Miss Begg's money bids fair to baffle the experts. It is said that Mr. Harden returned to his house during the progress of the fire, and was seen to leave by the side door open-

ing on the library about dusk, and appeared to wish to avoid notice. A young man met him coming out at the gate, and bade him good evening, but received no reply. A short time afterwards, John Harden, who had come down from F—— in the afternoon, called at the house and asked the maid if Mr. Harden was in. On being told that Mr. Harden was probably at the fire, John is said to have gone into the library, remained a few minutes, and then left, taking the road to the station. It appears from a letter Mr. Harden had written in reply to John, that the latter was trying to borrow $5,000, and was desperate for want of it. Again three reputable citizens are positive that Mr. Harden was seen at the race-track on Saturday afternoon, playing heavily on the favorites, and we all know what that would mean, as it was not favorite's day. In view of the fact that there is neither memo. of, or receipt for the money, it might be very hard to show that there was any money stolen out of the drawer where Mr. Harden is said to have placed it. Miss Begg's word that Mr. Harden received the money is, of course, without question, but that fact does not necessarily point to theft. Why should a thief take but a part of the money and add to the danger of detection by waiting to put up a dummy roll of bills? For the dummy roll with one treasury note on the outside of it, must have been prepared after entering Mr. Harden's library. Or, are we to assume that the thief knew what the amount was, and where it was, before entering the room? We are here confronted with the fact that only Miss Begg, Mr. Harden, and his daughter were aware of the existence of the roll.

"The only one who might throw light on the matter is lying helpless and unconscious, and, as far as medical skill can determine, not likely to recover. The whole affair will probably continue to be known as the mystery of B——."

The detectives had been instructed by John Harden to spare no necessary expense in ferreting the matter out. While the detectives were supposed to be busy, the town gossips were not idle. The Ladies' Aid of the First Unitarian Church, of which Mr. Harden was a member, decided that they had never taken John Harden to be above suspicion. A foundling was a foundling, and blood would tell in the long run, whether good or bad. Inherited tendency to crime was not to be eradicated in one generation. John certainly had the reputation of being a steady, careful young man, but he knew that Harden was not his father, and waifs were often ungrateful. John was so silent he must be deep. Then, he showed little interest in religion, and was probably an infidel at heart, for was it not on record that when a witness in court on some case, he refused to be sworn by kissing the Book or uplifting his right hand? When asked by the court to give a reason, he had replied that swearing or affirming he held so lightly that it would not be more binding on his conscience than a simple statement of what he knew. Such persons had no guiding principle to deter them from the commission of crime. The stories of Henry Harden's having taken the money to lose it at the races was a trumped-up story, born of envy and malice.

While the gossips were thus busy, John suddenly told the detectives that he was satisfied that there had been some money lost, but that further pushing of the matter now, with Mr. Harden at death's door, was out of the question. He would assume the responsibility involved in the loss, and would arrange to pay Miss Begg if given time.

Then somebody else stirred up the detectives, and a county-attorney took up the case, and inside of ten days after the occurrence, John was arrested, charged with the theft of $4,900 from a desk in Mr. Harden's library, and appeared before the police magistrate in B——.

It was shown that he had been heard talking with Mr. Harden on the street about 5 p.m. the night of the fire, and, in answer to an invitation to call at the house and see Danny, said he had to see a party at 5.30 p.m., and that his train for F—— left at 6.30 p.m.; the house was nearly a mile out of his way, so that he would have no time to spare. Another witness showed that John had come out of the side door of the library

somewhere between 7.30 and 8 p.m., and turned down the street leading to the station

The station-master remembered selling the prisoner a ticket for F——; was very positive that it was he, and that it was about 8.25 p.m. He remembered having a $100 note tendered him in payment for the ticket. He recalled asking the prisoner if he had other money, as it would trouble him to change the large bill, and remembered the prisoner's reply, that he had more money, but all his bills were the same size. As the prisoner had refused to plead, to elect, or to employ counsel, the court entered a plea of "not guilty," and sent the case to the fall assizes, and willing friends found bail for him.

The summer was advanced into August, and Henry Harden lived, but no more. The doctors said that he might hang on so for months to come, able to swallow nourishment, and to recognize that someone was in attendance, yet recognizing no one's personality. Lancelot De Barry called on Danny shortly after her trouble began, and tendered his services. The familiar and even ardent manner that he had adopted at first would to maintain it now, but he did not. With the tact of an actor he was deferential and solicitously attentive. She was more than a frivolous coquette now; she was a woman sobered by care and trouble. His present manner of meeting her won her respect, as his former manner did not.

"Mr. De Barry," she said, during one of his calls, "I don't feel that I can entertain any one properly now. Poor father this way, and—oh, about John. You know, though John is not my brother, I feel—"

"Of course you can't help it. There was a time when I wished with all my heart that he was your brother, but now, I am sincerely glad that he is not, as it would—"

"Don't talk nonsense! I can't let any one talk that way now; but you're glad he's not. John was always like a brother, and so good You don't really think that—John—could —have—?"

"Why, really, Miss, ah—Diana, for your sake I hope that he did not do anything wrong."

"But you believe that he did?"

"Well, I am not a lawyer, but it certainly looks nasty on the face of it, considering everything, and his own silence; but I feel in my own mind that he is innocent."

"On your honor as a disinterested gentleman, are you sincere?"

"Never more so in my life," and the dark eyes had a queer light in them as they looked into the blue ones.

"Then who did take that money? You know father could have no possible reason for taking money that he would have to replace. Why, the idea that a business man would steal from himself is too absurd for anything. Then you don't credit that story that my poor father could have been betting on the races? You remember how angry he was with you when talking about horse-racing? You haven't forgotten that?"

De Barry looked puzzled a moment, and twirled his moustache.

"Oh, I do remember that now when you recall it, Miss—Danny; let me call you that. Whatever he may have done on that Saturday, and I would bet money that your dear father would not bet in his right senses—the idea that he took money out of his own drawer, actually stole from himself, is a huge joke. But, Miss Danny, whatever happens, and whatever there is for you to face, let me share your trouble."

"You are very good," and the blue eyes sought the dark ones with some hope and comfort.

"Just one other point, Miss Danny; did you see the roll of bills, or know how much it contained?"

"No; father spoke of the money's being in the drawer, but did not say how much. Miss Begg told me about leaving it, and said it was $5,000. Why do you ask?"

Oh, nothing; only this: there is only Miss Begg's word for the amount, and there was one hundred dollars found in the drawer," and the queer light shone again in the dark eyes.

"But Miss Begg's word is always the truth."

"Perhaps so, in fact, no doubt of it, but it might not convict without corroboration. Now, Miss Danny, I must go, and let me

call again soon to do what I can," and he took her hand in his warm, strong one and held it firmly. Whatever else he might have done or said was omitted on the entrance of the housekeeper.

John Harden came down from F—— about twice a week to look after Mr. Harden's business and to visit the patient. The day after De Barry's last visit, John was down and called at the house. Danny's manner to him was fitful. She felt comforted and shocked by his presence by turns. They had not discussed the question of the robbery; Danny shrank from that, and John made a confidant of none.

Miss Begg was unremitting in her attention to Danny, and always pooh-poohed the idea that the loss of the money gave her any concern. True to the national trait, she liked to gather "siller," but also, true to the national trait, she was woman enough to be generous.

"Dinna ye heed, lassie, I'll no' miss the money. I had mair nor I needit, wi'oot that," said she, the day after De Barry's visit. "But here is John comin' in the gate; look cheerie a bit, an' no' mak' my poor boy feel waur; he's grievin' sair."

Danny was not cordial. The look in De Barry's eyes was revealed to her now in its true meaning. He had told a conventional lie. To relieve her anxiety he had expressed a confidence in John's innocence that he did not feel. He had done this from chivalrous motives, and to please her, and here was the accused looking as fearful as a hunted rabbit, and not trying to defend himself.

"Aye, John, will ye no' speak tae an auld body? We used tae be acquaint." John had spoken to her on entering. "I am always glad to see you Miss Begg, but you cannot have much pleasure in seeing or hearing of me."

"John," said Danny, "I have something to ask you that—that I don't like to ask, but I may as well ask it now when Miss Begg is here."

"Well?" He didn't say "Danny" or "Diana," simply "Well?"

"Why didn't you plead 'not guilty'?"

"Because it would be no use."

"You think that it wouldn't help with a judge or jury?"

John was pale and his eyes were shifty.

"Well, not exactly that."

"Why, then?" The question came from her with a little spasm of distress. She feared what the answer might be.

John saw the look of distress, made an effort to put a bold front on, and answered:

"It wouldn't be true." There was cold sweat on his temples now, and his lips were blue and dry.

Danny's lips were dry now, too. She spoke with an effort.

"Did you take the money?"

John nodded.

"What for did ye leave a hundred dollars?" said Miss Begg.

"I just needed $4,900."

"Did father tell you he left it in the drawer?" The words were lisped out through parched lips.

"No," said John, as though trying to remember, "I came to the library for—for a book, and found a memorandum of the deposit on the desk."

Miss Begg, who had, with her customary industry, been knitting a stocking, and was quite composed throughout the dialogue, scratched her head with the disengaged needle and said:

"Weel, John, ye'll feel better noo the cat's oot o' the bag, an' ye can gie me ye're notes for the amoont an' we'll hae a talk wi' the public prosecutor, an' there'll be an end o' the whole affair. Noo, lassie, spruce up an' dinna fash ye're heid aboot it." But the "lassie" was in no condition to "spruce up." The possibility of a public trial being avoided, and the clearing up of any suspicion against her father, on the one hand, and John's abject confession on the other, were too much for her, and she sought relief in a woman's last refuge—tears.

After she had subsided, Miss Begg suggested that John go with her to the library and settle the matter at once. John sat down in a dazed way, and tried to draw up the necessary notes, but could not write. Miss Begg filled them out with interest, and John signed them. She then gave him a receipt for the notes, after which she tore

them in shreds, while John looked on dully. Then she fell upon John and kissed him. Then she laughed; then cried; then laughed again. Then she took him by the collar and turned him to the light and said:

"John Harden, ye scoundrel, ye'll get ye're deserts; for ye're a leear, ye're a leear, ye're a leear, bless His name, ye're a leear. Ye no more took the money than the lassie herself. But ye did it weel, though ye cudna fool Kursty Begg. Wha did it, I'll no' say, but there's no Harden's name mixed wi' it. But we'll hae tae find oot who 'twas that did it, if it costs anither five thousan'. No, laddie, awa' wi' ye, an' keep ye're eye peeled." John kissed the withered hand, and went.

September was passing, and the time for the trial of John Harden was drawing near, while his foster-father still lived, but did not improve. Miss Begg, though carrying it off with a high hand before Danny, was not at all sure that any settlement she might appear to make would relieve John from the ordeal of a trial, or from the consequences if convicted; therefore she did a thing that was unusual for her to do. She consulted a man of law, and found it as she feared. The charge was made; the prisoner was committed, and must stand his trial. The result of the lawyer's work for Miss Begg was the finding of a witness who was ready to swear that the man seen coming out of the library gate on that Friday evening, who was taken for Henry Harden, was not Harden at all. The witness was a hat salesman, and studied how people wore these articles of attire. The man he met a few yards from the gate was, in limp, height, hair, hat, and clothes Harden all over; but Harden he knew well by sight, and had remarked that the latter always wore his hat like a gentleman. This the counterfeit did not, but wore his with a rakish air. Miss Begg brought this news to John. There was a sudden transformation in John. He told Miss Begg he was ready to plead "not guilty." His look of dejection was replaced by one of keen, fierce interest in the case. His head was held high, and a look of hope was in his eye.

Said Miss Begg: "Ah, laddie, ye could think it of Henry Harden. Ye'll try an' find the richt man, now."

"I will, if he's above ground," and the mouth was drawn more firmly.

"If ye'll no' do it, I'll find him masel."

On the Sunday on which Henry Harden had been stricken down, Miss Begg, who was an amateur dabbler in many things, had prepared for herself a treat that was to be as the widow's cruse of oil—never failing. Partly because of her rheumatism, and partly because it was a fad that took her fancy, she had fitted a room in her house where parties could be entertained. A small stage had been erected and appropriately lighted. From her house she had a special telephone wire to the lecture-room of her pet parson, and when a particularly brilliant lecture was to be delivered, the necessary record-making appliances were fitted in her room, and so the much-prized lecture could be redelivered at any time by graphophone. On the memorable Sunday evening she had started the machine to receive the record of a special lecture, when word came that Mr. Harden was ill. Leaving the machine to do its work, she hastened away to the Harden place to render Danny all possible comfort or consolation. This record she now tried in private to see that it was perfect, intending to give a treat to her friends some long autumn evening. The result, on account of her imperfect hearing, was not quite satisfactory, yet it was sufficient to decide her to give an evening's entertainment to a select circle of her friends, for which she immediately sent out cards of invitation. There were to be some theatricals, songs, recitations, her parson's address, and a little supper; and, though she did not know him personally, engaged Lancelot De Barry, at a considerable fee, to entertain with elocutionary sketches. Among the invited guests were John Harden and Danny, who could not help her father by staying at home, and who went only because Miss Begg wished it. Danny took no notice of John.

The several performers delivered themselves creditably, De Barry, in particular, winning several encores. Danny was so drawn out of herself as to laugh heartily at

some of the selections, and to shed a tear over others.

The lights were finally turned low, and the lecture of Rev. Mr. Portly began. It proceeded on the duties of citizenship, in a wheezy, rattling, tinny strain, that at times was scarcely intelligible. After a time the words became clearer as the speaker got the right pitch.

"Therefore we find that the conditions arising to-day call for an increased activity on the part of the individual in the direction of aiding and advancing what is for the common good. If a crime has been committed; if moral lepers"—"Hello, that you, Kate?"—"our midst"—"Hello, it isn't any one here; it's some old skate down the line."

At this point Prof. De Barry approached his hostess and asked permission to retire and lie down for a little while, as he felt indisposed. She granted permission, and told him which room to go to. He went quietly, during which interval there were several voices heard in a medley of sounds from the record.

"Harmony was never more necessary in the"—"Say, Kate, you would have laughed yourself half dead to see me yesterday up at the races doing old Skeezicks, the banker, up. I gave it to him good and hard"—"than at the present."—"I limped to beat the band. You know that old chestnut wig? Well, when I got on my togs, wig and all, boys that should have known better said, 'Howdy, Mr. Harden.' What did I do it for? To get even. I soaked the cub, too, but if he ever gets on to it he'll kill"—"for every man and every woman who would be their brother's keeper, let them"—"Oh, Central, can't you choke him off? Yes, Kate, De Barry to the crowd but not to you. How did I play without it's costing me anything? Oh, I put through a little deal on Friday, and made four or five thousand clear, so I played the horses Saturday. No, Kate, only sport; just playing with her. You are my onliest"—"for the uplifting of the"—"old plug that's grinding out some talk on"—"Altruism is, if I may be allowed to repeat"—"Your own Barney will come and see you, Kate; no use trying this on with old fat-head chinning in."

The record was stopped by an assistant. Rev. Mr. Portly was in a frenzy of indignation. Excitement was general. The voice interrupting the lecture was recognized as that of De Barry. The audience were partly amused, and partly scandalized. There were three who saw further than the others. Danny was almost hysterical. Miss Begg looked anxiously at John, who in turn looked unutterable things.

"Wull we hae detectives in, John?"

"Yes."

"And catch him when he comes down?"

"Yes."

"John, ye'll do nothing rash?"

"No, my mind is made up what to do."

"Poor lad," said Miss Begg to herself. "There's nae use tae speak; he's vowed it. There'll be a dead De Barry when they meet."

The detectives were summoned to wait in the hall. The audience went home mystified. Danny came to Miss Begg for counsel.

"Awa' hame lassie, tae ye're feither; there may be things done here ye mustna see."

"And John, what of him; he needn't run away. Am I to go home alone?"

"Go any way ye can. John will no' run awa' the nicht; it's others will want to."

John was gone. He called up a lawyer and told his tale. The lawyer deliberated. Even if sworn to by others, the voice of a person over a telephone would hardly convict the speaker of a criminal offence. Besides he had not admitted anything but masquerading. No, the chance was slight to convict before a jury. John thought it out. De Barry, or "Barney," was not in the room upstairs. He had remembered the circumstances of his telephone talk, and knew that enough would come out to betray him. John had seen his face in the half light as he left the room. That look meant flight at any cost. The detectives would wait, perhaps hours; that would give De Barry time. He felt himself praying that the detectives would miss their prey. The sweetest and dearest woman on earth made a plaything of. He, himself, driven to

clumsy lying to save the name of his benefactor. And John Harden would die and never know.

De Barry could die but once. How curious, and he could see him suffering a hundred deaths. Was he excited? He held up a hand that was as steady as if cast in metal. And Danny, what of Danny? Would she still demand a handsome man, a man who could dance? He would become en expert dancer for the kindly light of her eye. Faugh! What was a dance? How many unhung knaves that could dance. Had he a revolver? No; but he would procure one. And De Barry still lived. He wanted no revolver; that would be poor and cheap vengeance.

Later on he entered a railway ticket and telegraph office in a purposeless way, and, as he had learned among other things, to send and read by sounder, he found himself idly reading messages sent and received. Presently one caught his ear:

"To Mrs. Delaney, 13 East 47th St., N.Y. Meet me, 10.30 a.m., Monday, at N.Y.C. Station. Kate will follow later. Barney."

Now he knew. It was as he had guessed. Lancelot De Barry was Barney Delaney. He would have him safe on Monday. The detectives must be misled, and the reporters kept quiet.

There was only one thing to do now, to leave word at home as to where he would be on Monday. Would he leave it with Danny? He couldn't call her Danny any more; De Barry had done that ere this. "Miss Diana Harden" was too formal; it might offend her. He would leave the address with the faithful old soul who had believed in him through good and through evil report. Kursty Begg was a woman, and Henry Harden was a man. All else were of no account. Young women were hateful; none that he knew but were frivolous; none worth a thought. Would it hurt her when De Barry would die? How was De Barry to die? The manner of his death was a detail that might be left to chance. And father would never know. What mattered it now that he could show where he got his hundred dollar bills, one of which he changed at the railway station? That trial would be as nothing to the next. Would he hang? Certainly, but the other man would be dead. and a girl would be alone in the world. And such a girl, such eyes, such hair, such graces! To be ordered about by and be in daily communion with such a creature would—faugh! What woman could so much as look on a monster with blood on his hands? Would it ever be Monday?

It was Monday at last, and John was in New York, waiting, among others, the arrival of the N.Y.C. flyer from Buffalo. Among those waiting were a middle-aged woman and a girl of about twelve or thirteen on crutches.

"Do you think he'll come, mother?"

"He always does when he says he will."

"Does he make much money, mother?"

"Sometimes. When he gets it, we get it, but here's the train in now, and our only boy will be on it."

"Oh, won't I just hug and kiss him, and he'll take me up and carry me; he's so strong, mother," and the thin, pale face lit up with joy at the thought of her coming hero.

Harden's wandering thoughts were fixed for a moment on the pair. They were waiting with love and hope for some one. Nobody would ever so wait for him. The passengers were filing out. A tall, stalwart young man was coming out of the gate.

"There's Barney!" shouted the thin voice of the little girl, and mother and daughter pressed forward eagerly, and in a moment Lancelot De Barry was clasping both. Then the little girl was lifted in his arms as they made their way to the street. Harden saw, and started forward, but was separated from them by the crowd. At the street they halted, and De Barry set the girl down. Harden pressed forward. and came upon his enemy face to face. De Barry's face became pallid at the sight of the other, and he backed away. The little girl saw Harden's face, and was too frightened by what she saw to utter a sound. De Barry retreated facing Harden, tripped at the curb and fell backward on the street. A dray being driven past could not be stopped in time, and the wheels passed over De Barry's legs.

There was a cry of pain, and mother and sister were fainting on his breast. Policemen came, and an ambulance. The drayman's name was taken, also John's, who gave the address of a nearby hotel. De Barry, whose legs were broken, was hurried to a hospital.

Next day, John, who felt the ground slipping from under him, had a message from the hospital, asking him to call at once to see the victim of the accident. De Barry asked to be alone with his visitor.

"You meant to kill me," said De Barry.

"Yes."

"Men have died, and deserved to, for less than I have done, but you won't do it now."

"I will when you get well."

"I don't wonder at your feeling so. Your benefactor slandered, you put under suspicion, and—Miss Harden trifled with. It was not an ordinary robbery. Mr. Harden had been offensive to me, and you were in my way. At the fire, Henry Harden threw his coat over a box on the street, some papers fell out, I saw the memorandum of the deposit, and on the impulse of the moment resolved to pay Harden back, and to involve you, if possible. But you can't kill me now if I get well."

"You will get well, and I can wait. Can you restore to me the only father I ever knew? There are three counts on which you must die, and you will not escape me, hide as you may."

"For myself, it would not matter; but there are others you could not kill."

"Who are they?"

"My mother and little crippled sister. I am their all."

John remembered the loving scene. Here was a tangled web. Was vengeance to be snatched from him so?

"I will provide for them."

"Money cannot buy what I have to give them."

Both men were in sore straits. John's house of cards was tumbling. De Barry was exhausted with his efforts.

At that moment a rush telegram was brought him from the hotel. John read:

"Doctor says father will get well. His mind is clear, and he wants you; so do others. Danny."

The paper dropped from listless hands. The revulsion was too great; he had fainted. A nurse showed in a woman and child, as another gave John a restorative.

"Mother," said De Barry, "here is the gentleman we met yesterday when I fell."

The woman looked angry and distrustful; the child shrank back, afraid.

John Harden was pulling himself together. He saw the looks of aversion, and spoke.

"Madam, when I met Mr. ——, your son, yesterday, I mistook him for another who had done me a great wrong; it is my fault that—he—was—hurt. Child, I would not hurt—your—brother—for—anything. He will get well—and—be—a—good—man—to you both."

The "good man" signalled by a look, while beads of sweat crowned his temples.

John held the telegram for him to read, and bent low to catch his whisper.

"You have your revenge."

THE STORY OF LUNDY'S LANE

BY JOHN M. GODFREY

THE historian, delving among the old musty papers of our national archives, has unearthed the following letter from Sir Gordon Drummond, the Commander-in-Chief of the forces in Canada, to the Governor, Sir George Prevost:

"I am of opinion that the enemy's principal designs are intended against the frontier, a reoccupation of which will prove of such essential service to them, and of such incalculable injury to us, and that they will strain every nerve to effect so desirable an object; and I conceive their manœuvres in the neighborhood of Plattsburg to be merely for the purpose of preventing our sending sufficient reinforcements for the security of their intended point of attack."

Sir George, whose oft-repeated incompetency had come near losing to Britain the northern half of the American continent, has written this note in pencil on the margin of the letter: "Very much obliged to General D. for his opinion; unfortunately for him it is not founded on fact, as not one soldier intended for U. C. has been prevented moving forward by the enemy's demonstration in the vicinity of Odeltown."

In the light of subsequent events, we will see which was right, the soldier or the administrator.

The first two years of the war of 1812 had ended propitiously for the heroic colonists. The Americans had been driven off the Niagara Peninsula. Not a foot of Canadian soil, with the exception of Amherstburg, was held by them; while, as a set-off to this, Fort Niagara was in the hands of the British. But the war clouds were gathering, and were again about to burst on that devoted Peninsula which had hitherto borne so much of the brunt of the fight. During the spring and early summer of 1814, General Brown mobilized an army of 6,000 men at Buffalo to renew the invasion of Upper Canada. It was these preparations which caused Drummond to write the warning letter to the Governor. And it was the same spirit which moved Prevost to pencil his sarcastic thanks, that prevented his taking energetic measures to meet the invader. The only troops available to oppose Brown were a force of 1,500 regulars and a few militia, under the command of General Riall.

On the 3rd of July the threatened invasion commenced. General Brown threw a force across the river and seized Fort Erie, which was garrisoned by 170 men under Major Buck. He then marched north along the river to Street's Creek, near the village of Chippewa, where, on the following day, he encountered Riall, who resisted his advance. On the 5th of July was fought the bloody battle of Street's Creek, in which the British suffered such severe loss that Riall retreated on the 7th to Fort George, followed by Brown, who took post on Queenston Heights to await the arrival of Admiral Chauncey from Sackett's Harbor, with the American fleet, before investing the forts at the mouth of the river. Riall having left part of his force in Fort George, retired to the high ground at Twenty Mile Creek, near where now stands the village of Jordan, his object being to block any movement of the Americans on Burlington Heights.

In the meantime Drummond was not inactive. He was at Kingston when the battle of Street's Creek was fought. As soon as he heard of this engagement, he issued a call to all the militia from the Bay of Quinte to Long Point. Right loyally did the patriotic farmer respond. The hay field and ripening harvest were deserted, the old Brown Bess was taken down from the walls of the log house. Good-byes were said to the wife and daughters of the home, and the father and grown-up sons marched away from the little clearing which their industry had made in the virgin forest, down to the front to swell the force of their country's defenders.

Much, indeed, do we owe to the yeoman veterans of 1812.

While all this preparation was going on, Brown remained at Queenston Heights, marking time. Letters were sent to Admiral Chauncey beseeching him to co-operate with his fleet in a movement on Burlington Heights. On the 23rd of July he received a letter from Chauncey, informing him that he was sick, and blockaded in Sackett's Harbor. The next day a reconnoitering party, consisting of 30 men, under the intrepid Captain FitzGibbon, approached to within a short distance of the American camp. They soon noticed that something unusual was going on. Tents were being struck, and to their amazement, they saw the enemy's entire force moving southerly along the Queenston road. FitzGibbon, venturing too near, was seen and pursued by the American cavalry as far as the British outposts. He, however, succeeded in eluding them, and carried to Riall the intelligence of Brown's retrograde movement.

Brown, having given up all hope of help from Chauncey, had fallen back on Street's Creek.

Riall at once ordered Colonel Pearson to march from Four Mile Creek and occupy the high ground at the junction of the Queenston Road and Lundy's Lane. Pearson marched that night with a force of 825 men. The only incident of the night march was the bringing in of an American soldier by two stout country women, who had disarmed him and taken him prisoner. Early the next morning Pearson was in position on Lundy's Lane, where he was shortly afterwards joined by General Riall. The remainder of Riall's force, consisting of 1,200 men under Colonel Hercules Scott, were left at De Cew's Falls, on the Twelve Mile Creek.

As the sun rises on the morning of the 25th of July, 1814, dispelling the darkness from the mighty river flowing swiftly to the great lake which stretches away to the northward like a sea of glass, the sentry pacing his watchful rounds at Fort George beholds a scene of surpassing beauty. To the south, Queenston Heights rises majestically. Behind it is seen the misty cloud which hangs over the great cataract. The peaceful forest is scarcely moved by the morning breeze dying with the darkness. A warm delightful summer's day has begun. The sun is to go down on a wild scene of conflict and bloodshed. A schooner has just come to anchor in the river. A boat is launched, and an officer dressed in the rich uniform of a British general is rowed ashore. Soon the peaceful summer morn is changed to all the stormy bustle of war-like preparation. Orderlies hurry hither and thither; boats cross and recross the river, bearing officers and men. General Drummond has arrived to take personal control of the defence of Upper Canada. He has just learned of Brown's retreat and Riall's advance to Lundy's Lane.

Taking all the force available at the mouth of the river, he divided it into two columns. One column under Colonel Tucker, consisting of 500 men, was sent up the east bank. The other, under Drummond, marched up the Canadian side. Both were supported by a number of boats from the fleet filled with sailors. His object was to capture a small detachment of the enemy stationed at Lewiston. When Tucker arrived at Lewiston the enemy had decamped, leaving behind them, however, about a hundred tents and a considerable quantity of supplies. Tucker then crossed his men to Queenston and joined Drummond. After a short rest, Drummond, taking 800 men from the two detachments, started for Riall's position at Lundy's Lane.

We have seen the American army settled in camp at Chippewa, on the night of the 24th. The next day was to be devoted to rest. The morning passed quiety and uneventfully. Their position was the battlefield of Street's Creek. But a few short weeks had passed since, on this very spot, they had hurled back the fierce charge of the British regulars and the not less brave yeomen of Upper Canada. That little army had been forced by sheer weight of numbers to the very shores of Lake Ontario. General Brown had some right to think that this sultry July day would pass by without his being molested. But the restless energy of

Drummond had ordered it otherwise. About noon a dust-covered courier, with foam-flecked horse, dashed into camp with the astounding intelligence that Queenston Heights was held by a large force of British, and that another force had seized Lewiston. Brown at once came to the conclusion that the British were moving with the purpose of raiding his supplies at Fort Schlosser, a short distance south of the present American city of Niagara Falls. In order to prevent this he conceived the plan of advancing on Queenston, thinking by this to draw the British back to their own side of the river. About 2 o'clock some pickets came in with information that a considerable body of troops had been seen near the falls. He was convinced that this was merely a small reconnoitering party. To carry out his project he ordered General Winfield Scott about 4 o'clock to advance. Shortly after receiving the order this energetic commander had his troops on the way towards Queenston.

In those days there stood near Table Rock at the Falls a pleasant white tavern inhabited by an exceedingly judicious and tactful widow named Wilson. Although in the centre of hostilities, Widow Wilson had, by shrewd courtesy and certain unpatriotic suggestions, managed to escape the ravages which had befallen most of her neighbors. As the tide of war flowed backward and forward along the river, her house had been the resort of the officers of both armies. When Scott's vanguard came in sight of Wilson's tavern, a number of British officers were seen to come out of the house and hurriedly mount their horses and gallop off into the woods, with the exception of one elderly man, who halted in the middle of the road and coolly surveyed the enemy through his field glasses, until they were within short range, when, saluting a party of American officers riding in front, he turned and rode rapidly after the others.

When Scott came up, the widow bustled out with well-simulated enthusiasm, and told him that General Riall and his staff had just left, and that if he had only been a little earlier he might have made them all prisoners. She also informed him that 800 regulars and 300 militia, with some guns, were in the woods near by. Scott ordered his men into the woods to disperse what he thought to be a mere handful of the British. What was his astonishment on coming into the clearing about half a mile from Lundy's Lane, to find Drummond rapidly forming his troops in battle line on the crest of the hill. Rather than risk the demoralizing effect of a retreat, he determined to offer battle, and dispatched a messenger for reinforcements.

But to return to Drummond. We left him marching towards Lundy's Lane after reuniting his two columns at Queenston. When about a mile from Riall's position he met Colonel Robinson retreating with the militia, and heard then of the enemy's advance. Robinson's command was turned back, and word was sent to Riall to stand fast on Lundy's Lane. When Drummond reached Riall the enemy were already within 600 yards of the position. You will remember that Hercules Scott, with 1,200 men, had been left at De Cew's Falls. Under orders from Riall he had marched at noon for Lundy's Lane, but when three miles from there he received orders to proceed to Queenston, Riall having decided not to resist the American advance. As soon as Drummond learned this, he despatched a messenger to him ordering him to return.

While the messenger is galloping down the Queenston road to bring up the much-needed reinforcements, while Winfield Scott is forming his line for the advance, and Drummond is making his dispositions to meet the attack, let us view for a little the scene of this historic struggle.

A ride of two miles in a horse car from the Canadian town of Niagara Falls brings us to the little village of Drummondville. The main street of the village is the old Queenston road. Another road branches off this street and runs west over a hill. This is Lundy's Lane. It is a leading highway running west for about twelve miles to De Cew's Falls. On the brow of the hill a graveyard extends to both sides of the road. On the south side stands a brick church. An observatory has been erected on the north side, from which a splendid view can be obtained of the surrounding country.

Brock's Monument stands out prominently to the north. That is the Lundy's Lane of to-day. Drop the curtain and let the scene shift on the stage of history's drama. Change the scene back to that summer day in 1814. When the curtain is rolled up we find that the little village of Drummondville has been blotted out. The broad road still runs over the hill, with a clearing on both sides. For the modern house of worship we find substituted a small, red frame church.

There is still the little graveyard. But the dead have no stone and marble to tell where they lie. No lofty monument rears its pinnacle, a nation's honor mark for those dead heroes who that night were living men full of strength and vigor. A few wooden slabs, some nameless, some rudely carved by the blacksmith of the settlement, alone mark it as a last resting-place. The slope of the hill on the south is covered with a young orchard. To the east of the Queenston road is a cleared space, and from the edge of that cleared space to the river the ground is covered with bushes and trees.

The brow of the hill was the centre of Drummond's position. Two twenty-four pounders were placed near the church, supported by the 89th Royal Scots and the 41st Light Infantry. From the centre the British line ran in the form of a crescent, with the Glengarry Regiment on the right, and on the left, extending to the east of the Queenston road, the 8th and the incorporated militia. One company of the 19th Light Dragoons were stationed on the road a little north of Lundy's Lane. In all, 1,637 men stood in line to meet the American attack. At the beginning the enemy had a force of 2,000 men.

Scott began his attack about half an hour before dusk. The main assault was made on the British centre and left. Shortly after the battle commenced, Scott noticed a blank space, covered with trees and bushes, to the east of the British left flank. He ordered Colonel Jessup, with one battalion, to creep up through the bushes and turn the left flank. The militia were surprised and driven back across the Queenston road to the rear of the centre. In the confusion that followed, about 100 prisoners were captured, including General Riall and Captain Loring, one of General Drummond's aides-de-camp. General Riall had been wounded during the attack on the centre, and was proceeding to the rear, accompanied by Captain Loring, who had been sent to bring up the dragoons. The Captain, mistaking in the dark a number of the enemy for our own soldiers, called out, "Make room there, men, for General Riall." An American officer replied, "Aye, aye, sir," and directed his men to seize the bridles of their horses and make them prisoners. The enemy received the news of Riall's capture with a loud cheer, but hardly had it died away when a well-directed shot struck one of the American ammunition waggons and blew it up with a loud explosion. An answering cheer rang out from the crest of the hill at this success.

In the meantime the militia had rallied and formed up behind the 89th, facing the Queenston road. Volley after volley was poured into Jessup's force, until they finally turned tail and retreated into the bush, and communication was again established with the British rear.

On the right the Glengarrys easily held their own. At the beginning of the fight an unfortunate mistake took place. The Glengarry's were retiring to their position before the American advance, when the 89th, thinking they were the enemy, fired a volley into them. Probably little injury resulted, however, as they had only 4 killed and 31 wounded in the entire engagement.

It was on the centre that the most furious onslaught was made. Scott's object was to capture the guns and cut the British force in two. With dauntless bravery the enemy hurled themselves on the battery, but every charge was received with a leaden shower that crumpled up their lines and drove them back, leaving the slope of the hill strewn with their dead and wounded. Darkness had fallen, but the conflict went on more fiercely than ever. Scott determinedly drove his human wedge into the British centre, but it was just as determinedly pushed back. There was no breeze to disperse the smoke, and soon the whole field was enveloped in a dense cloud which added to the weird, in-

describable confusion of the scene. In the meantime, General Brown had arrived with the brigades of Ripley and Porter. As soon as he saw the situation, he decided to withdraw Scott's brigade and form them into a reserve, and again try to take the British battery with the fresh troops. His plan was to assault the British centre and right. Two regiments, the 1st and 23rd, were to cover the advance with their fire. The 21st, under Colonel Miller, were to charge the guns, while Porter's brigade engaged the right. While this change was taking place, there was a lull in the fight. Drummond knew that this was the calm before the storm, and anxiously looked for his Blucher, Hercules Scott. The messenger sent to recall him had found him after he had proceeded three miles towards Queenston. Although they had already marched fifteen miles through the scorching heat, they cheerfully turned back. Soon the booming of cannon and the heavy volleying of musketry told them that a general engagement had begun, and urged them onward to the assistance of Drummond's little army. They deployed onto the battlefield from the right, just before the fresh attack was made, and were formed as a second line behind the guns.

The battle was renewed with a tremendous fusilade of musketry and a heavy cannonade of artillery from both sides. Under cover of the fire from his supports, Miller advanced with his regiment through the orchard up the slope. The first few rounds entirely disorganized the 1st and 23rd, and they broke and fled in confusion. Miller, however, continued his advance up the hill, and unnoticed by the British until he reached the rail fence of the graveyard, within a few feet of the guns. There stood the gunners with lighted fusees, ignorant of the certain death that awaited them. Three hundred rifles were levelled against them, ready to belch forth the summons to eternity. Suddenly out of the dark there crashed a terrific volley. With a wild cheer the Americans charged. The few gunners who survived that awful hurricane of lead were bayoneted or made prisoners. The troops supporting the artillery fell back upon their second line. The enemy had captured the guns and the key of the position.

The fighting that now ensued has few parallels in the history of war. The confusion following the taking of the guns was only momentary. Drummond rallied his men and made a vigorous charge to retake the guns. But the heavy fire of the Americans, who in addition to bullets, charged their muskets with buck shot, drove them back to the other side of the hill. The 103rd, being ordered forward, marched in the darkness directly into the centre of the enemy's new position, and were first made aware of their mistake by a crashing volley which threw them into confusion. In the meantime the American artillery were advanced to support the infantry. While one of their Howitzers was coming up the hill at a gallop, a sudden volley killed or wounded nearly all the drivers, and the horses, missing their riders, plunged frantically forward into the opposing ranks, where they were soon secured. For two hours it was a fierce hand-to-hand fight. For two hours brave Saxon faced brave Saxon, neither giving way. The remainder of the British artillery was brought forward, until the muzzles of the guns were only a few yards apart. Vainly the Americans tried to force the British from the hill. Vainly the British tried to regain their lost guns. There they stood, only twenty yards separating them. Drummond, ever in the thick of the fight, with the blood streaming from a severe wound in the neck, shouts, "Stick to them, my fine fellows." The answer comes back in stentorian tones from an American officer, "Level low and fire at their flashes." Who can describe that awful struggle in the little graveyard on the hill? What a place for carnage, that small plot of ground dedicated to the peaceful repose of those pioneers of the Niagara; that primitive church where the rugged settlers gathered to hear the message of peace, now turned into a hell of maddened passion by the wanton ambition of demagogues. A moonless night, the black smoke hanging like a pall, the roaring cannon, the crackling musketry, the lurid flashes, the clashing of steel, the hoarse cries, the pitiable groanings of the wounded, all this has chanced upon

God's acre—the spot dedicated to love and brotherhood. Thirst, always the agony of the wounded, has thickened the tongues and dried the throats of the unwounded. Human endurance has reached near to the breaking point. The fearful strain cannot last much longer. Drummond knows this. He must either drive the enemy off the hill or be driven off himself. He rallies his shattered troops for a supreme effort. With a loud cheer they charge. Brown and Scott have both retired from the field wounded, and Ripley, upon whom the command devolved, sees that it is impossible to successfully continue the combat. With their last efforts they hold back the British until they have limbered up their own guns and got them off the hill, in the confusion taking one of the British 6 pounders and leaving one of their own guns in its place. The last remnant of the American army is driven off the hill, and the captured guns are retaken. All night, that army which had marched out but a few hours before to fight and conquer the British army wherever they found it, now defeated and disorganized, straggles into the camp at Street's Creek. The invasion of Upper Canada has ended.

In Canada we call this fight the Battle of Lundy's Lane. From the fact that Drummond headed the report of the engagement "Near Niagara Falls," it is officially known in the British War Office as the Battle of Niagara. By the Americans it is called the Battle of Bridgewater, named from the Bridgewater Mills about a mile from the battlefield. The official loss of the British is given at 878; that of the Americans, 852. The status of the various regiments engaged show that the total British force was 2,837 of all ranks. The number of the enemy is not positively known. Lossing, the American historian, puts it as low as 2,600; British historians as high as 5,000. A contemporary American writer, describing the battle, says that the British had 5,000 men and the Americans 4,000 men. While this is of no consequence in estimating the number of Drummond's command, it is an important admission as to the number of Americans engaged.

The next morning General Ripley again crossed the Chippewa, as he stated, for the purpose of burying his dead and bringing away the wounded. He advanced to within a mile of the battlefield, but finding Drummond still in possession of Lundy's Lane, he returned to his camp, and, after destroying and throwing into the rapids a large quantity of his stores, beat a hasty retreat to Fort Erie.

This is the story of Lundy's Lane, a gallant page of Canadian history written in letters of blood. A grateful country has erected a monument to the dead heroes in the little graveyard on the hill, where they bravely stemmed back the tide of hostile invasion. But a better monument are the British institutions which they so well maintained for us on that July night in 1814.

On the Road to Eruka

By Donald Gordon Beaton

"WOMEN like pretty things," Horn said, "it's in their blood." Manning's eyes were fixed on the top of a tall pine, which they were approaching as fast as their horses' tired legs would allow. The half shy, half assertive tones of the voice brought Manning's eyes around to Horn's face.

"Let me see what you have for her," he said, with a show of interest.

Horn extracted from inside his belt a gold ring set with turquoises. He pulled his horse nearer Manning's, and watched his face as he examined the trinket.

"Quite pretty," was the comment, as he handed it back. "She'll like it. It's your——?"

Horn nodded. "We're to be married in July. Her old man wants to go East about that time, and maybe he'll want to go with us. Lucy always did want to see the East. It's a long time since either of them have tasted civilization."

There was silence for a time. The tall pine stood out against the crimson of the western sky, and from their point of view, cut the splendor of the sunset precisely in half. A little back, and crested on the rise, a shanty was coming into sight. They could see a woman busying herself outside. Looking down, she waved her hand. Horn displayed his red handkerchief in response, while Manning removed his hat.

"Any luck to-day?" Horn asked, finding the silence oppressive.

"None; the heat proved too much for me. Once I thought I had struck a vein, but after I washed I hadn't as much as could be seen on your thumb nail."

"Well, if you like, you can knock off to-morrow. It'll be only fair, seeing as I have been gone since yesterday morning. Kinder lucky I met you coming back, wasn't it?"

Manning nodded. By this time they had reached the top of the hill, and Horn, jumping down, led his horse around to the rear of the shanty.

"See you after supper," he called, as Manning rode on to a building of similar construction about five hundred yards away. After attending to his horse, Manning entered and prepared his supper.

In all, there were six of these shanties, and they formed the only sign of civilization within fifty miles, excepting the tavern on the road connecting Eruka and Mine City. The first, a town of seven hundred souls, was attainable in five hours, while Mine City was ten miles farther, on a direct easterly line with Eruka. Hog's Back —so called because of the mound which partook of a vague resemblance to that animal —lay eight miles north of the travelled road. It was chiefly celebrated because of the massacre that had taken place there in the seventies, in which the Blackfeet Indians wiped out the hundred odd persons constituting its inhabitants, and six shanties were the sole survivors of the fire that had devastated the village. Incidentally, Hog's Back was noted for its possibilities in the way of gold washing, but much toil had gone to show that it ended where it began—in possibilities.

The six shanties sheltered ten persons, eight men and ten women. The men, with two exceptions, still held their faith in the resources of Hog's Back. The exceptions were Manning and Lucy's father, John George Emmet. Their reasons for differing from the others were good. Manning was fighting for his life and did not care. Tuberculosis has a way of making men indifferent to a good many things in life. John George had made his "pile," but as the gold fever had not subsided in his veins, he chose to remain. He varied the monotony by dreaming of the trip East, and by making

periodical visits to Mine City, where he loaded up on western whiskey, and smoked speckled cigars for two days in every month.

After supper, Manning tipped his only chair against the clapboards, and lighted his pipe. The doctor in the East had told him to live in the open as much as possible, avoid night air, and had murmured as he brought the stethoscope to bear, "One lung and a third." That was a year ago. As he sat smoking, Horn sauntered up.

"Guess you look mighty comfortable," he said by way of greeting, as he pulled a soap box into requisition. They were partners in gold-washing, Horn being one of the six who refused to believe otherwise than that Hog's Back hid untold riches.

"Well, if I'm comfortable, you should be the happiest man under the sky tonight," Manning responded, with a laugh.

"Perhaps, and by that I take it you mean Lucy?

"Of course! Did she like the ring?"

"Well, she never says very much, you know, and a fellow can't always tell what a woman's thinkin' about; but I guess she thought it was all right, for she smiled, and it ain't often she smiles. She's so quiet like."

"What did John George say?"

"Oh, he cussed a bit, and told me I'd better lay in for that trip East, instead of buyin' gee-gaws for Lucy. He said that it would be better if I waited till we're married, and kinder hinted that perhaps I wouldn't be so blamed anxious to buy baubles then. He said something about disillusionment, but I don't know what he meant. He only got back from Mine City a while ago, and his temper is a little raspin'."

"Mine City whiskey is a trifle raw."

Horn scraped out the bowl of his clay, and, refilling it, puffed away for a while.

"He said, too," Horn went on, "that it was you, he guessed, who put the notion in my head. Queer how he dislikes you, ain't it?"

"Thanks for the mild word, my friend. John George would rather nurse a rattlesnake than have me come within ten feet of him."

"That's about it. I read somewhere of a fellow who had a 'blind, unreasonable hatred' for another. That fills your bill, I guess."

"I cannot understand him, but his enmity gives a certain edge to existence, Horn, and helps pass the time." Manning closed with a laugh.

"You're a queer bird. Did you ever think that the old man might stick a knife in you some night when he comes back from Mine City?"

"Hardly, he is not quite that bad, and he knows it would be only anticipating the inevitable."

"What did you come out here for, anyway? Ain't you got lots of friends East that'll take care of you? I've been next door to you for nigh on to nine months, but you never said a word about them. I met a fellow once, something like you, who said he left because a girl pointed to the down trail, and told him to go it alone. You ain't like that?"

"No, not like that. I was possessed of a desire to live close to the earth and the sky, the hills and the valleys. 'Tis a simple reason. Having no one to care, I was able to do as I liked, and as civilization sometimes breeds more than advancement and science, I came out here to get rid of its taint." Manning paused, and blew a cloud of smoke into the evening. "No," he continued, thoughtfully, "there was no—no Lucy."

"Was there ever?"

"I thought so once, but the other fellow had the reins."

"Did he drive straight?"

"So straight that there was no hope."

Horn rose and knocked the ashes out of his pipe. "No one who cares, no Lucy—What have you got?" he cried, almost impatiently.

"The horse, the shanty—and one lung and a third."

"Couldn't bank on them," returned Horn, turning away.

"Horn," Manning called softly. Horn swung around. "What would you do, supposing some one took Lucy?"

"Shoot him like a dog."

Manning smiled into the gathering darkness as he listened to the rustle of the dry grass as Horn moved through it.

"One lung and a third," he whispered, meditatively, "and that was a year ago. No one to care, and if Lucy—but to be shot like a dog—yet again there is small choice, for perhaps there is less than a lung and a third." He rose, carried the chair inside, and lighted the oil lamp. On the wall hung a looking glass about five by eight inches. Going to it, he said, "I should like to know just how long I have to live, and from whence the Visitor shall come. There are only two ways," he tapped his chest, "and being shot like a dog." The face in the glass smiled, and turning, he put out the light.

There were two stakes driven into the ground about John George's shanty. One was placed about forty yards in front of it, and the other was driven into the earth at a point half way between it and Manning's. By a tacit understanding, Manning, in passing, never put his foot inside the boundary lines which the stakes stood for.

"We won't do nothin' to-day," Horn said, as he passed Manning's shanty after breakfast. "You just rest up, for you're gettin' to look a little white. John George and I are goin' out on a little prospectin', and perhaps won't be home till to-morrow."

Manning watched the two men ride down the hill. He was glad of the holiday, and felt that he would enjoy a day of lounging. He sat outside the shanty mooning, only with the sun. When meal time came, he went indoors, and prepared his dinner. From the window that faced John George's, he caught a glimpse, now and then, of Lucy, engaged in a similar task. Whenever they met they chatted, as John George did not forbid his daughter Manning's acquaintance, as it were, although, as it has been said, he never transgressed the lines indicated by the stakes.

Towards sunset, Lucy called to ask if he would like some fresh bread for his supper. She said that she had just taken it from the oven, and thought perhaps he might enjoy it. Manning went as far as the stake, and took the plate from her hands. It was an unusual thing for him to accept John George's hospitality. Only once had it occurred before, and that was when he strained his ankle in a hole by the creek. Perhaps she was actuated more by pity than any other feeling. The emotion was evoked when she remembered that he was only a man, and being such, liable to manifold limitations in the matter of meal-getting.

A casual observer would have deemed Lucy a very ordinary girl. And when one considered her thin, pale face, and flat chest, he would wonder from whence came the attributes that made Horn declare death upon any man who sought to take her from him.

Manning saw nothing of these things. He was looking into the great black eyes, whose depths held an occasional gleam, which was at variance with the slow, listless manner of the girl. Manning felt that the gleam held more possibilities than Hog's Back, and to support his contention, further adduced the fact that it appeared but rarely.

After supper he strolled to the back of the shanty to watch the sun set. Lucy was there before him, standing with her back to him. Between her fingers she was idly twisting a gold ring set with turquoises. He crossed to where she stood. The law of boundaries did not extend to the rear of John George's shanty, for the reason that it was set close to the edge of the hill.

"Do you like it?" he asked, looking down at the ring.

"Yes, it is pretty." She did not turn around.

"Do you know what it means?"

"Yes, a trip East, and Jim Horn for life."

"Concisely put, and as there are two gifts going with it, which do you like the better?"

"I've always wanted to go East, and then—father's heart is set on my marrying Jim."

"You would infer—?"

"Don't talk like that; talk as you always do, and so I can understand you."

"I beg your pardon, but your words seem to say that you are going to marry Jim more

out of respect for your father's wishes than your own."

"That's just it."

The brevity killed further thought in him for a time, and he sat down on the edge of the hill. Lighting his pipe, he muttered, "One lung and a third." She sat down beside him, still playing with the turquoise ring. They were silent, and in the track of the sun the moon glimmered silvery white. The night air from across the plains made him cough, and he buttoned his coat over his chest. He knew that if he did not go indoors he would spend a bad night. On rising to his feet, he was surprised to feel her weight against him, and to know that his arm had been around her. He wondered if she were surprised, too.

As he turned to leave her, he asked, "Why do you marry Jim?"

"Well, there's the trip East, and there is no one here who cares—"

"How do you know?"

"They never said so." The plural pronoun was impersonal.

"Inconclusive evidence. Might they not be bound by the right of another, and by—by certain physical deficiencies?"

Her face was in the moonlight. Perhaps it was that that made him think he saw a gleam away down in the black eyes.

"They might down East."

Manning hung in the balance. It could not be for very long, as either the lung and the third or Jim Horn, would claim their recognition. And he had lived so very, very little. For the first time Life's goblet brimmed, and he stretched out his hand to drink. As she returned his kisses, he was surprised at their warmth. Then he remembered the gleam, with its infinite possibilities, and knew that one at least had been realized.

"Father Joe Riley will be in Eruka for the next three days. Are you good for the ride?"

"Yes," she replied, simply, with a return of her quiet, passionless tones.

"Very good. This is Thursday. Just as the moon touches the top of yonder pine, you will meet me there. A fast ride, Father Joe, and we can laugh without end."

Manning's cough was a trifle more pronounced the next morning. In spite of it, however, he was up with the sun, and, shouldering his tools, strode down to the creek. Eight miles to the south, a speck like the head of a black pin, trailed along. It was the stage coach bound for Eruka. A cough of more than ordinary violence made him gasp for breath.

"It's a question," he remarked to the tumbling waters at his feet, "as to which wins, the lung and the third, or Horn."

Just as the moon silvered the plumes of the pine, Lucy appeared, leading her horse.

"Is everything all right?" asked Manning.

"Yes," she whispered, bending towards him. He helped her into the saddle. As he did so, she slipped the turquoise ring on his finger.

"It is too large for me, and it will help me to remember."

They silently cantered across the plain, and, gaining the road, gave the horses their heads. The keen air, exhilarating to Lucy, caused Manning to cough until he swayed in his saddle. Lucy noticed nothing, as he managed to muffle the sound in the collar of his coat. The excitement of the last two days, coupled with the exposure of two nights before, had made him feverish. His chest burned as though on fire, and a queer sense of weakness made him tremble.

When the first, faint flush of dawn illumined the road, he knew that it had awakened Horn. In response to his wish, Lucy increased the speed of her horse. The continued strain was beginning to tell on her, and she glanced at Manning as though to beg a respite. At sight of his profile, she said nothing. He was riding with his left hand pressed close to his breast. A particularly racking cough made him bend over his horse's head. "I win," he whispered in its ear, "Horn shan't be in time."

Eruka was now twenty miles away. To mark the distance, a shabby tavern, behind which a change of horses was kept for the stage, came into sight.

"We'll stop here, and breathe the horses," Manning said, as they pulled up. He reeled as he helped her to dismount.

"What's the matter? Are you sick?" she asked, fearfully.

"Something has gone wrong with my head. I'll be better when I get a drop of whiskey," he muttered, as she steadied him with her arm. The whiskey eased his throat and chest wonderfully, but when he essayed to rise from the couch upon which he had thrown himself, he found he could not summon sufficient strength.

"No use," he smiled, "I can't ride a yard farther. Dear girl, Horn is on the road, and if I am alive when he gets here, he'll shoot me like a dog. Yes," he insisted, in response to her protestations, "he said he would. And, as he would say, I guess I'd better prepare to cash in, as my old complaint has a pretty fair grip this time."

She looked down into his eyes for a moment.

"You love me?" she asked.

He smiled up at her, and in it she saw the answer. Women can read wonderful things in a man's face, sometimes. For two hours she watched him slipping away. At the expiration of that time, she was aroused from her vigil by the sound of clattering hoofs. She heard the door open, and Horn entered. She laid a finger on her lips, and he stood quite still, eyeing the recumbent figure. Manning opened his eyes, and she held the glass of whiskey to his lips. The draught revived him, and the sight of Horn sent a flush of energy to his cheeks. Raising the hand on which was the turquoise ring, he beckoned Horn to him.

"I have lived for two days. Previous to that, things had no flavor." He laid his hand on his chest. "Something else got here before your—your—. You are not sorry?"

Horn gravely shook his head, and. crossing the room, softly closed the door behind him.

Lucy stood over Manning.

"You love me?" she asked again. This time he drew her down to him. Slipping her arm beneath his head, she cried, "Dear God in heaven, hold him for me! Hold him for me!" In the depths of her eyes he saw a yellow gleam.

"You are capable of great things," he whispered, and closed his eyes.

In July, John George, Jim and Lucy turned their horses' heads towards the rising sun. She rode between them, quiet and passive. Something in her had died in the shabby tavern. It was the occasional gleam in her eye.

WHY IT WAS WICKED

BY M. MURDOCK

RING-ring-ring-ing-ing went the bell the other morning.

I said, "Hello."

"Hello, that Mr. Murdock?"

"Yes."

"This is the International Margins, Limited. Do you want St. Paul protected? Market looks shaky this morning; it's down to 142½; thought I'd let you know.

"Thanks, that's all right; put on two more margins, that'll protect it to 140⅛; I'll be down in an hour and give you a cheque."

I had only made one trade previous to this —20 shares of copper on the "long" side, and had made ¾ of a point profit, or $15.00, which Mr. Swipe, the manager, paid over to me without my having to ask for it. I felt then that it only required a little tact and courage to make a very good thing out of stocks. One of the boys had told me that all one had to do to make money was to buy at the low point, and sell at the high point, and *that* I had done with the copper. I could see that caution was necessary, and I had not touched the market till I had thoroughly studied and informed myself regarding the different stocks and their values. I had spent two whole days in studying.

When I got down town I found that St. Paul had recovered it's recent drop, and stood at 144⅞, so that I was ¾ of a point ahead on my ten-share lot. Mr. Swipe nodded to me cordially from his place at the wicket, and, when he had put in some orders, came out and shook hands.

"Thought I'd let you know," he said. "It's always best to be safe, but we won't need that cheque now; have to give you one instead, whenever you want to take your profit.

"What do you think; would you take that ¾ profit on St. Paul if you were in my place?"

"Well, it's always good to take a profit; like to see all my customers beat the wire, but I'd rather ask than give advice. You see some are "long" and others "short" on the same stock. Tell you what, put on a "stop loss" order at 144⅛, and let her run for a good profit so's you can't lose anyway. There she goes, 145; just whatever you say."

I thought it out, and put on a "stop loss" at 144⅛, a closing order at 145⅝, so that I stood to lose nothing and might gain 1½ points, $15.00.

Here was a gentleman actually protecting my interests, as well as he knew how, but not any better trader than myself, or he wouldn't need to watch as he did in the morning about my margins. I felt that if I went on this way every day pulling profits out of them, that the International Margins, Limited, would soon go out of business, or refuse my money.

St. Paul hung around 144¾ to 145 till 2 p.m., and then died down to 144⅛, and let me out flat. I felt annoyed at not having taken my profit of $7.50, but had to blame myself, for Swipe had hinted to me to take it.

It was near 3 p.m. when a message came over the wire that St. Paul was being bought for London account by Morgan, and it looked like it, as it rallied in good sized blocks and closed at 145⅛, a quarter of a point from the high. I asked the manager what he thought of buying on the close. He said it might be a good thing for not more than a point and a half, but that if he were advising he would say "Sell Manhattan," as there were too many bull tips out on it to suit him after the advance it already had. So I sold 20 shares of Manhattan and bought 50 shares of St. Paul at the closing prices.

In the morning St. Paul opened at 145½,

hung there a while and then began to weaken and went off to 144¼, while Manhattan didn't do anything. I was now out 1⅛ points on St. Paul, and had three points put up on it. I asked Swipe what he thought.

"Well, I don't like the way it's behaving; perhaps it might be better to take your loss now than to lose three points. I'm awfully sorry I let you buy last night; however, it might come back. There she is 143⅞; that's down ⅜ from last quotation."

I felt a cold sweat run down my back at the thought of losing $75.00; just then it went off another ⅛. I put in an order to close it at the market, and very soon it came up an ⅛, and I was told that I was out.

An old man whom the boys called "Uncle Toots" congratulated me on trading with a house that gave such a quick service; that ⅛ that I had got more than last market had saved me $6.25; not every house would do it. Why had I not held on, St. Paul wasn't going to go off much?

I felt that I lacked courage, and would be the better of somebody to consult with. I asked the old gentleman did he do much trading, and was he very successful? He answered "No" to both questions. He seldom traded in more than 200 shares of any one stock at a time, and when he wasn't sure of his ground sometimes only bought 10 shares.

Had he made much? No, he did not make very well out of it; the last week he had had five losses that totalled about $90.00. and it would have been a bad week, but for his luck in getting next to a tip just as it came from the wire, before the crowd knew, and on that he put in six little trades of about 150 shares in all, on which he got about 2 points clear. Yes, he had made about $210 clear—but it was worth it; he had to study the market so long, and the first year he had lost money through not knowing how. Have a drink? Oh! well, perhaps a little touch might help both of us just for the nerves. We had a touch and a talk on how to trade. He was so very sociable that I told him I had a few hundred left and was going to watch my chance to get even for that $75.00 I had lost. Then he insisted on buying a good cigar—and we wended our way to the "Board-room." He was so modest about his own achievements at the "Board" that I felt he was the party to consult on such matters. My Manhattan had begun to move by this time, and before 11.30 a.m. I was ⅝ of a point to the good. I asked the old man what to do about it.

"Short of Manhattan on Swipe's advice; ⅝ in it now. Well, Swipe is an awfully decent fellow, but you shouldn't ask him; he's not here for his health; he can't advise you and study his own interests. You see? Yes, that's right. What we have to do is study our own, and if we work together we might make a dollar or two; there, Manhattan has gone up a ¼; wonder what it is going to do?"

"Buy 50 Manhattan," said a big man in the front row. I got panicky; ⅝ of 20 shares was $12.50, and now I had only $7.50 in it. I gave an order to close it at the market, for I felt that Manhattan was on the up turn.

"All right, gentlemen," said Mr. Swipe. "You're on, Mr. Bull, at 142⅞, ⅛ less than last market. You're out, Mr. Murdock, 142⅞."

I was in luck again. Mr. Swipe's fast wire and quick action had gained me $2.50 more than I had been willing to take.

"Now, gentlemen," said Uncle Toots, "that is what I call good service. Some houses would have put you on, Mr. Bull, at 143. You gain $6.25 there; and you, Mr. 'Murky'—

"Murdock," I said.

"Oh, yes, Mr. Murdock, you're out better than you wanted."

I put on a few trades of 10 and 20 share-lots all on the "long" side of the market, and made about $75.00 on the lot, Mr. Toots giving me advice. Mr. Swipe had been right about Manhattan, only it didn't drop till next day, and I would have made nicely out of it if I had hung on. I saw then where I had made a mistake and resolved to let it be the final one.

Toots came to me more and more; not to give, but to get advice. I grew to like the old man, and resolved that, when I had

made a good pile out of stocks, I would put on a few trades for him, for I saw that he was a gentleman and a man of sense.

About a month after the turn of my luck Toots came to me and said:

"Look here, Mr. Murdock, this is pretty slow; we're goin' to be a long while tradin' before we make our pile. I propose a pool 'tween you and me. I've got my eye on C. F. I. and copper. When other stocks is up C. F. I. is down, as a rule, and verse a vici, as they say. Now, other stocks is agoin' down an' C. F. I. is cheap as dirt, an' sure to advance. Say we buy 500 shares, a half each, on three margins, an' about 50 shares each of copper. I go short and you go long, or you go short an' I go long; whichever way copper goes we make on one lot an' it's sure to come back an' let us out flat any way on the other. What do you say, or had we better let the copper alone? Whatever you say goes, old boy. Only take about $900 each in; you can crack up that much, eh?"

"I think the copper is a great snap that way, Toots, but do you think it's good to risk so much Colorado fuel and iron?"

"Well, it's just like this, they say the short interest is large in it, an' the boys are buyin' it in big blocks. The strike is about over an iron is iron now; don't know as we could get it at the price now."

The old man looked so anxious, I said: "Let's try 20 apiece at 34, and see how it goes."

"All right," he says.

I put in my order and C. F. I. came in 34¼.

"Take it there," I said, and the wire made it ⅜ to ½. While thinking what to do C. F. I. made 34¾. "Toots," I said, for my blood was up then, "we're not going to be beat that way." Then to Swipe, "Do these blamed Yankee friends of yours think my money is not good?"

"Oh, yes, your money is good, and they want it; it's the price they don't like. I'll tell you what, you might put in a hold order at your price, and if it goes off to that, you're on in spite of them, but—" he whispered, "Don't let on to the boys, for they'll want to follow you, and the house don't want everybody long on C. F. I. at these prices, and I don't like to refuse 'em."

It was very decent of Swipe. I thanked him and consulted Toots. "Let you in on a hold order? He refused three of the boys within half an hour. See if he'll let me in, too, and if he will at 34¼, I'll put on 250 shares. It's time the house got a bump, good and hard."

I arranged the matter with Swipe to let Toots in, because he was a friend of mine. Put in an order for 250 shares C. F. I. at 34¼; sold 50 copper at 43; gave Swipe a cheque, and asked Toots out to have something.

We smoked, sipped Glenlivet, and talked. Toots asked many questions about consols, and arbitrage, and how to tell a good bank statement, and all about sterling exchange, and other curious financial matters known only to experts. The old man was so full of trust in my knowledge and judgment that I explained a good deal of which I thought I knew a little, and much more, of which I knew naught, and so spent a pleasant hour. When we got back to the "Board" room, C. F. I. was quoted at 34⅛, and Swipe nodded and said, "You're on gentlemen." And we were, that is, I felt that *I* was, for presently C. F. I. stood at 33⅝, ½, ¼, 33, 33½, N. B. I breathed easier. I soon found out that there was no cause to worry; it was only a lawsuit between some of the directors, and as the market closed, Toots declared that if he didn't make $500 on his C. F. I., then he "be-jiggered," which left me feeling easy for the morrow.

On the morrow copper opened at 42¼, and Toots advised me to close, as I had a profit of ½ point; said he was going to look for a recovery on his 50 shares that he was "long" of. So I closed my copper, took my $25 profit and gave Toots $12.50, according to our bargain. Sure enough I was out of copper within an eighth of the low point, and it began to advance. In the meantime C. F. I. had opened at 33½ and went slowly down to 32¼, and then stuck. We were out 2 points then, and I consulted with Toots as to the advisability

of protecting our C. F. I. Toots said it was a question of means with him. If he were a millionaire he would hold the stock, no matter where it went to, but as it was, he thought it better to buy another lot, and so pull down the average cost.

While we were talking C. F. I. advanced to 32¾, and I felt that he was right in his judgment. I had enough money left to buy another lot, and would still have $500 left to protect my first purchase. In the meantime copper had advanced, and Toots had closed out his "long" 50 shares, making ⅜ of a point, my share of which he promptly paid me. I felt we were on the fair road to making lots of money, so when Toots said:

"Look here, Murdock, I don't think we had ought to buy any more C. F. I., less we got it away down, say, 'bout 32¼, where it was afore, eh?"

"All right," I said, "put in an order."

"All right, I'll go you, but don't say nothin', or the boss might get on to us bein' in league."

So we put in an order, separately, for 250 more shares C. F. I. if it touched 32¼, good only for that day. Then we went out and had something, for which I was very glad to pay; hadn't I just made about $35 on a little copper deal that I hadn't even thought of. It was all Uncle Toots' doing and I was bound to stick to Toots and humor the old man, even if he did take three fingers of Glenlivet without water.

After three rounds of Scotch and a Perfecto he suggested going back to see if we had the luck to get our orders filled.

"Market's closed" was being written on the blackboard, and C. F. I. stood at 31¾.

"You're on, Mr. Murdock," said Swipe. "All right, Mr. Toots."

I had only ½ point to the good on my first lot, and after consultation with my partner, put on one more margin, so as to be safe.

Next morning C. F. I. was reported to have a new turn in the strike in favor of the men and opened at 31¼, 31, 30¾, 30⅝.

"Put another margin on that first lot," I yelled, as I saw Toots make for the office in a hurry.

"All right," said Swipe. I was protected down to 29⅝, would be out at 29½. I can write about it now without a thought but that the bump might have been bigger if I had more to bump with. The day wore away somehow. So did C. F. I., and I made a third. Cold sweat oozed from my temples as I saw my 500 shares down to the last eighth. The onlv part of me that wasn't moist was my lips. I tried to whistle, but made no sound. I began to hate Toots for taking it so lightly. He said it would hit him hard, but he bore up well.

"Tut," he said, "this ain't nothin'." I mind one time I was short of wheat, 50,000 bushels; $500 crack, an' I wasn't as flush then as now. Could have took half a cent clear; but I was a darn hog. In comes the monthly crop report, showin' short crop; up she goes quicker nor scat—dod gast it, there she goes," as C. F. I. came in 29¾, 29⅜, N.B., 29⅝, ¾, 30¼, N.B.!!!

I told Toots I had business to see to up town, and so got away. Before going home I went to the old saloon, ordered a stiff whiskey and a cigar, and sat down to try to actually feel that it was not a dream that I had lost all my money. It was after 3 p.m. then, and some people entered the stall next to mine, and I soon recognized the voices of Swipe, the operator, the bookkeeper, and Uncle Toots, and before I had decided to join them or reveal myself I heard what kept me rooted to my chair.

"What will you have, boys," said Swipe, "it's up to me to put up the Scotch. How did you do to-day Toots? I must owe you quite a bit in commissions?"

"Oh, that's all right; you can give me ten now and we'll settle to-morrow; but say, that was a great raid."

"Toots, you're a corker; how did you work the old hunks?"

"Dang'd if I worked him; only finished what you started. You advised him to take his profit on St. Paul, which he didn't do, and he took to you right away, because you was right and honest."

"Oh, that's all right; of course the ticker was behind, and I knew he couldn't get his profit, else you can bet I wouldn't advise him to take it."

"Say, boys, lets have another touch. How'd I get him goin'? Tell you, after I gave you the tip that he had some of the cold stuff you begins to let him in on a few good things, an' I kep' scarin' him out 'fore he'd make too much, but was layin' for his pile. First thing I drops hints that you wasn't here for your health, an' that took all right, but he suspicion'd me."

"Don't blame the poor cuss a bit" says Swipe.

"Well, I didn't crowd him, just giv' him rope an' gave him the grand jolly about how much I was makin'. 'Oh,' I says, 'I don't make much; not more nor about $200 a week.' See his eyes stick out then. Say, Swipe, that was an awful jolly when you told him mum was the word on C. F. I., 'cause the boys would want to follow his lead and go long on it. That had him goin' good, but if I do say it, he traded, 'cause he was fond of me and would like to help me. Let's have another touch, boys. Scotch for me, boss. Well, 'Gad,' I says, 'my brave buckoo, I'll fetch you,' an' I did. When you get that heady kind of a mule don't drive, lead. They ain't a hang'd fool hits the business, but when you can't work him no other way, ask his advice about the market, and tell him if he'll trade you will, and you got him sure. Well, boys, here's lookin' at you, and hopin' we lands another sucker as big as Murdock to-morrow."

So *that's* why I don't believe in stock-dealing on margin. It's wicked, for it's nothing but gambling!

Insurance

Canada for Canadians in Insurance

A PETITION was presented some time ago to the House of Commons on behalf of certain British and Canadian guarantee and trust companies, submitting that in view of the attitude of the United States toward British and Canadian companies in refusing them government business, all guarantees for officials in the service of the Government of Canada shall be obtained from the home companies.

The justice of this request has been recognized by the Canadian Government, and notice has been given that, after the expiration of a certain period of time, such business will be confined to Canadian and British companies.

This movement is in the right direction, but would it not be well to go a little further and give Canadian companies the preference over all outsiders in the matter of government business? Why we should share this class of business with any outsider has not yet received satisfactory explanation.

The Insurance Problem

HONESTLY and efficiently conducted, there is no safer business than that of life insurance, although it is based upon a law of averages governing the risks of death. While it is impossible for any one individual to know the moment of his decease, yet it is entirely possible, out of a given number of individuals, say 10,000, to tell in advance how many of them will die within a given period of time, say a year. Therefore, the risks taken by the life insurance companies are, in fact, no risks at all, provided the business is so conducted that there is strict medical examination and adequate rates of premiums, and sufficient yearly additions to the surplus fund.

There is no business which performs a more beneficent work than that of life insurance. It is, in fact, philanthropic in its character and scope. It encourages thrift; it promotes a sense of responsibility among wage-earners of all classes in the matter of providing for the future support of those dependent upon them when they themselves shall have passed away or have been disabled by old age or sickness. Even the savings bank has not the breadth of life insurance.

No other business exhibits more strikingly the principle of co-operation than that of life insurance. It is an almost perfect system of mutual help. Each person contributes to a common fund, from which each in turn draws, in time of death, or at some stated period in the future when his earning power has been diminished.—*Canadian Trade Review.*

A Manager's Qualifications

PRESIDENT ALEXANDER, in his lecture to the students at Yale University, sought to impress upon them that mere technical knowledge was not enough qualification for managing a life company. He said: "The shaping and directing of one of the large life insurance companies is, in many respects, analogous to the administration of a government, with many complications thrown in which are peculiar to itself. Such a company, in fact, has dealings with all the civilized governments of the world. It has to do with their respective laws and usages. It must enter the field of finance and concern itself with economics. Medical science is indissolubly connected with the direction of its affairs. It commands the highest order of diplomacy and a study of human nature. Languages and nationalities, hygiene and sanitation, geography and climate, legislatures and courts, commercial usage and international comity—these and many other things, more or less intricate, must be studied, if not mastered, before the company is adequately equipped to transact a world-wide business in a safe and satisfactory manner. The life insurance officer who has spent his life in the administration of such a company becomes sufficiently familiar with these subjects to direct its affairs with comparative ease; but it would be dangerous for the novice to attempt it, and ridiculous for the tyro to sit in judgment upon it.—*Insurance and Finance Chronicle.*

Life Insurance as an Investment for Young Men

TO speak of an investment without capital is almost an anomaly; yet the operations of life insurance make such an investment possible. Indeed, they can create an estate for a young man during the very earliest struggles of his career, when his earning powers are at the lowest point; when any other kind of profitable investment appears to be beyond his most sanguine hopes.

Life insurance is adaptable, I may say indispensable, to the needs of all sorts and conditions of men; to the rich and the poor; to the high and the low; but as this article is to deal with it as an investment for young men only, I am going to assume that it is addressed to the average young man; one who makes his bow upon life's stage with no capital save the talents with which Nature has endowed him and the hope that "springs eternal in the human breast."

The first and uppermost thoughts in the mind of such a young man are: How can I go to work to acquire a competency? How can I make a lot of money? How can I get hold of a fortune? Now, every man who has been through the mill and has come out victorious will tell the ambitious youth who asks him for a prescription for acquiring wealth that he must first learn to save every superfluous dollar. This will be a difficult labor for the youth with budding hopes and increasing desires, but nevertheless he must undertake it, for in no other way can he get together any money for his first investment; the first that is to bring him a profit beyond the labor of his hands. Here is where life insurance comes in as an assistant of supreme importance, for it compels the young man to save a certain portion of his income and thus teaches him, early in life, those habits of thrift and economy that will count for much throughout his entire career.

To show why such a saving is attractive to our young man we must go back to the anomaly aforementioned. By the expenditure of a small sum annually he can purchase an endowment policy on his life for $1,000, payable, with its accumulations, at the end of twenty years. From the moment that he has such a policy in his possession (always provided, of course, that it is taken in a reputable and financially sound company) he has created an estate of $1,000 for himself. This gives him a feeling of strength, of pride and satisfaction such as he has never known before; for he is now a capitalist. If he should die to-morrow the amount of the policy would be paid immediately to his heirs; and if he continues to live the feeling of security which the policy gives to him will make him more free to invest in other lines another fraction saved from his income. Furthermore, if he lives to the end of twenty years he will get the thousand dollars himself, with the accumulated profits earned by the investment. Such investments, besides furnishing the protection of life insurance, are returning, and have returned for years, a higher percentage of interest on the amount of premiums paid than is now received from United States Government bonds.

A small amount of money will buy this estate of $1,000, and I venture to say that there is hardly one man out of a hundred who cannot afford to make himself a capitalist to that extent as soon as he becomes a self-supporting man. Is there anywhere a young man who, being able to save such a sum, will not feel a thrill of pride and satisfaction in using it to create, by life insurance, a capital of $1,000? Of course, he need not limit himself to $1,000 if he can afford to purchase a larger estate, for just as a $1,000 life insurance policy is good for a young man to purchase, so is a $10,000 policy ten times as good, if it can be afforded.—*James H. Hyde, in Saturday Evening Post.*

Prosperity and Insurance

THE insurance business never had brighter prospects in Canada than it has to-day. An era of prosperity is upon us and affects no class more than insurance men. If a man hasn't enough money to meet obligations already assumed, it is useless to talk to him about providing for the future. He is so full of the present, and its troubles that distant troubles look small in proportion as they are distant. But crops are good and business booming. The pessimist fades and the optimist appears. The

greatest danger is that the optimist may take altogether too bright a view. He may assume that because there are good times now there will always be good times. He may forget that good and bad times alternate according to an inexorable law; that the man who passes calmly and happily through all is the man who, in good times, provides for times not so good.

There is no more reliable means of doing this than through insurance policies. Real estate may go to pieces or the bottom go out of the stock market in times of depression or panic, but the insurance policy in any good company always has a certain fixed value and is every day gaining greater recognition as the finest security to tide a man over business disturbances either of a local or of a general nature.

Insurance men can then find both duty and business in convincing people who at present have exceptional and superfluous means of the advisibility of making themselves secure through insurance policies before embarking on business schemes involving more or less risk.

The time is also particularly opportune for reaching that other large class of people who never save anything, instead living up to every cent they get. At present they have more money than their habitual standard of living calls for, and, before they have acquired habits corresponding to the increase in their income, they should be given an opportunity to save some of it by investing in a life insurance policy.

The young man on a small salary often thinks he will wait till he is earning more; and that he will then begin. But he won't. At least the chances are against it. For, by the time that his salary has grown, his tastes will also have grown; and he will only delay still further the day when he is to begin to save and provide for the future. It is just this class of men who are always delaying the day of beginning to save, who, to-day, as old men, are filling our old people's homes, our houses of refuge, or the attics or back-bedrooms of distant and reluctant relatives from which they have been known to wander in their pride to seek lodging in the village "lock-up," or to stray to the woods to die of exposure.

The young man of whatever station in life who cannot save on a small salary cannot save on a large one. It is not a question of amount. It is a matter of habit, of principle, of system, in ordering his affairs.

Professional men, too, particularly the men of those professions which are badly paid and yet in which there are may calls on their purses, both in social and charitable obligations, will do well to remember that "charity begins at home." A very practical way is to take out one of the shorter term policies in life insurance. By so doing a definite amount is set aside during ten, fifteen or twenty of the most productive years.

The man who would provide against needless humiliation in his old age and prevent his faithful helpmate from going down in sorrow to the grave, will not neglect the simple precaution bound up in an insurance policy.

Success and Old Age

NOTHING can be truer than that the history of life insurance is the history of civilization. As peoples advance out of their primitive stage they become more and more thrifty and independent. Instead of depending on chance for maintenance, or on what friends and neighbors may possess and be willing to give away, there develops a feeling of personal responsibility and pride in one's own ability to maintain oneself. Dependence gives place to independence.

Yet among the most advanced of our present-day civilized countries, it is appalling to note how imperfectly these ideas of individual independence are actually carried out.

The statistics prepared by Dr. Grinnell, dean of the medical department of the University of Vermont, bring out some startling facts. Ordinary statistics show that half the men living at forty-five live to be sixty-five. One would naturally suppose that most of them had at such an age, in a prosperous country, acquired sufficient means to maintain them in financial inde-

pendence. Yet Dr. Grinnell proves that only 13 per cent. of these are independent and self-sustaining. In other words, *about eighty-seven out of every hundred at the age of sixty-five are dependent upon some relatives, friends, the town or some charitable institution or society for a part at least of their daily substance.*

If anything can, these figures should act as a warning to those who have made no provision against their unproductive years, and who do not wish to be placed in the humiliating position of dependence for bread, either on relatives or on the state.

Nor is there any reason why they should be so. In the present organization of society, the institution known as life insurance precludes any semblance of an excuse. In the perfected methods now in vogue there is open to every one the freest opportunity to provide for coming unproductive days.

THE PIANO AND THE CANADIAN HOME

IT is the general opinion that the demand for pianos is increasing. This is what we should expect as the result of national growth and prosperity.

Fifty years ago in the log-cabin of the pioneer farmer the best instrument to be afforded was the cheap violin, or "fiddle," which might frequently be seen hanging from a nail on the cabin wall, and ready for almost instant use. Humble as it was, it served the purposes of hospitality and sociability; but opportunities have grown since then, and likewise the pocket-book.

Bystander, in the *Weekly Sun,* says: "A piano no doubt is sometimes bought as an ornamental article of furniture; but allowing for this, we may fairly infer that with the increase of the sale there has been an increase of the taste for music. Not only is music a source of the purest pleasure, and in that character an antidote to pleasures which are less pure, but it is a most beneficial agent in the formation of national character. It refines, softens, civilizes. It carries the esthetic element, without which character is not complete, into homes which poetry and art cannot reach. It exercises angry passions, as the harp of David exorcised the evil spirit from Saul. In a man who is fond of music you would hardly find a very venomous politician, or partisan of any kind. The taste is social also, and likely, wherever it spreads, to promote a sociability which is said in some of our rural neighborhoods to be wanting, and the lack of which, where it felt, must be a drawback from the happiness of farm life. Let us hope that the sale of pianos will continue to increase."

With regard to the growth of this industry in Canada, a prominent manufacturer says: "We have little to fear from foreign competition. There are several factories in Toronto turning out pianos equal to the best made abroad, which is evidenced by the fact that some of the most world-renowned players are now using Canadian-made instruments."

The piano factories of Toronto and the vicinity are to-day turning out on an average fully three times as many pianos as they did ten years ago, while even the above average is not sufficient to meet the demand.

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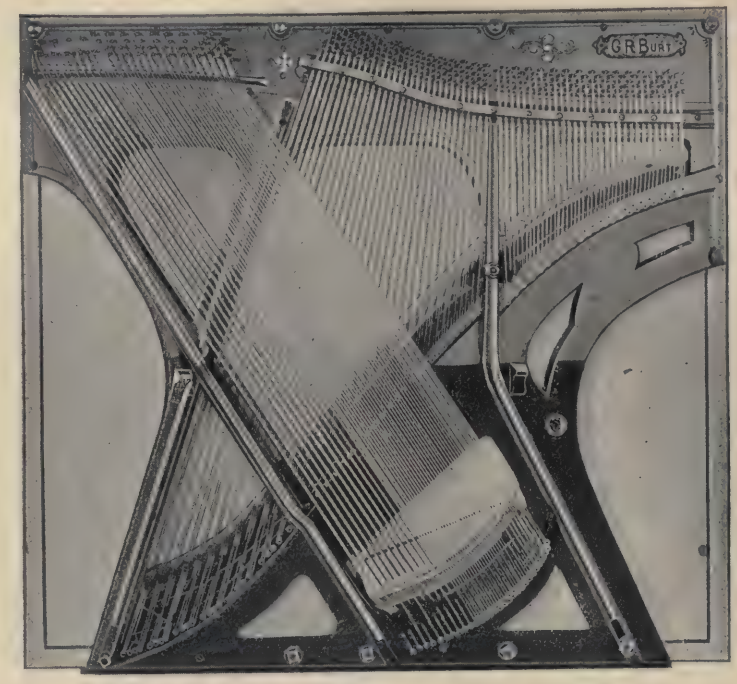

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12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th. 1904.

To Members:

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to $768,063.13, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	844,832 68
Municipal Debentures and Stocks	190,758 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance, etc.	3,345 82
Accounts Receivable	945 99
Furniture and Fixtures	8,343 26
The Molsons Bank	201,735 25
Cash on Hand	5,470 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncomplete l Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company**, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, G. A. HARPER, } Auditors.

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1893	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,000.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	248,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " **1903**	**2,087,977.03**	**768,063.43**	**65,000.00**

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President. V. ROBIN, Treasurer.
A. T. HUNTER, LL.B., Vice-President. E. BURT, Supervisor.
R. H. SANDERSON, Building Inspector.

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Capital Authorized	$5,000,000.00
Capital, (paid up)	3,000,000.00
Reserve Fund,	2,850,000.00

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W. M. Ramsay, J. P. Cleghorn, H. Markland Molson, Lt.-Col. F. C. Henshaw. Wm. C. McIntyre.
JAMES ELLIOT, General Manager.
A. D. DURNFORD, Chief Inspector and Supt. of Branches.
W. H. DRAPER, Inspector. H. LOCKWOOD and W. W. L. CHIPMAN, Assistant Inspectors.

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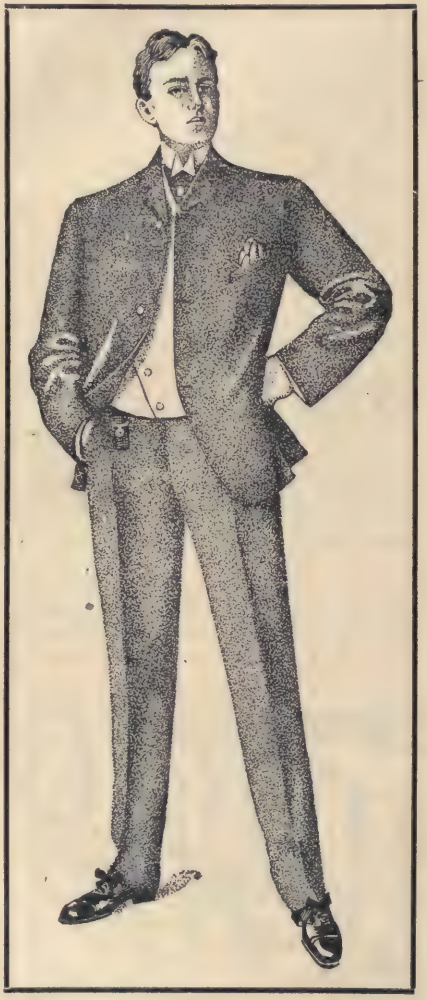

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THE NATIONAL
Monthly of Canada

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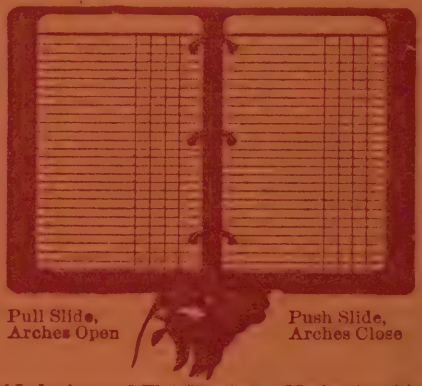

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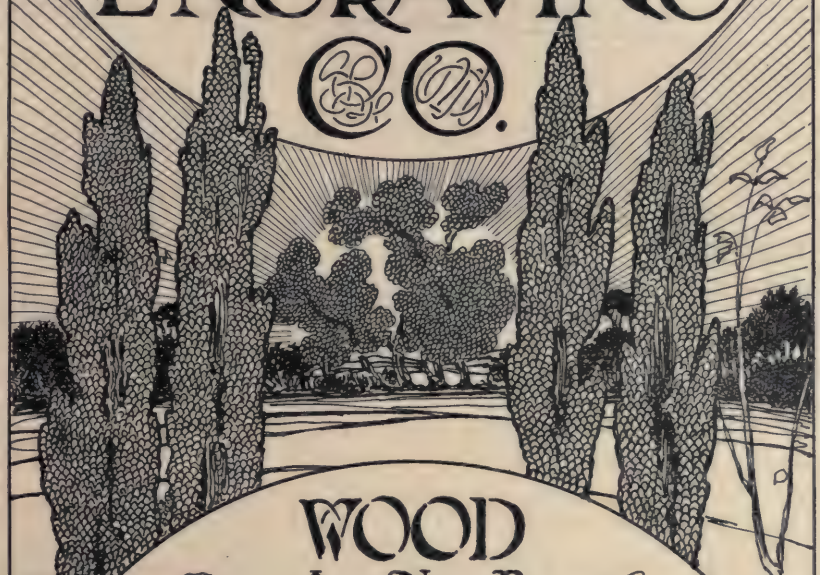

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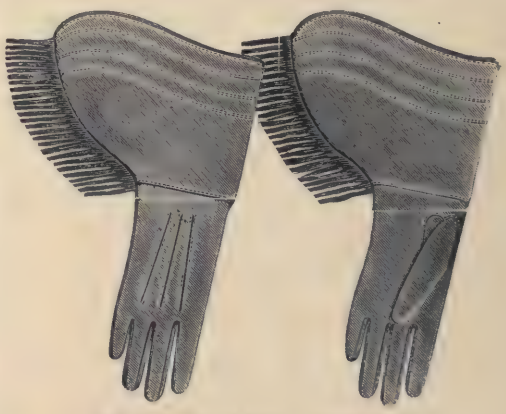

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THE
NATIONAL MONTHLY
OF CANADA

VOL. V. TORONTO, OCTOBER, 1904 No. 4

TOPICS OF THE TIME

Canada's Workingmen

AT the very basis of Canada's prosperity, present and future, is the workingman. It may not be quite true to say that the workingman is the most important man in Canada, because the man who labors and the man who directs labor are alike the builders of the nation; but whether we have great geniuses or not, we must have great workers. In a sense, the workingman is the index to the nation. If he prospers it may be taken as an evidence that the nation prospers; if he is poorly off or idle, something is plainly amiss with the business of the country. It is not the banker or the investment broker who is the best criterion of public prosperity, but the man who stands close to the wheel of industry.

It is of interest then to know how the workingman in Canada is faring just now. We are being told that good times will not last, and that there are evidences already of an approaching depression. It cannot, of course, be expected that a country's affairs can continue indefinitely without some ebb in the tide; but so far as the condition of the workingman is an evidence, it must be admitted that there is little sign at present of such an ebb. For years past the Canadian working classes have held a place among the best-paid, best-conditioned, and best-qualified in the world. Each year is now adding something to the opportunities placed before them, and greater facilities for self-improvement, as well as for work, are raising the personal standing of our workers. But a still more tangible proof of prosperity is the gradual increasing of the workingman's wages. The new scales of payment put into effect in the early part of this past summer provided a total increase of nearly $4,000 a week, affecting about 3,000 persons, and at the same time a reduction of some 5,500 hours a week was made in the working hours required by the employers. The largest single instance of increased weekly earnings was in a lumber factory in a Quebec town, where 250 men obtained an increase of twenty-five cents a day. Other notable instances occurred throughout Ontario, affecting a great variety of workmen.

There are two self-evident facts which somewhat reduce the value of these and similar figures as proofs of an improvement in the workingmen's conditions. One of these is that concurrent with an increase in wages is an increase in the cost of living. The earner of greater wages is, as compared with a few years ago, a spender of greater money for the same living expenses, and the net improvement in his condition is, therefore, not so great as might appear at first sight. Yet with increase in cost of living it should be remembered that he has increasingly greater advantages, and shares in the public benefits made possible by large expenditures; while at the same

time it remains that private economy is as effective as ever it was, and is still both expedient and possible.

The other fact is that a part of the increase in wages has not been effected without the aid of labor strikes, with all the unpleasantness which they bring in their train. Yet there is a tendency toward voluntary action among employers, some of whom have made fairly generous advances without waiting till their workmen demanded them. The strikes have not all been successful; notably the recent disturbance in the iron and coal industries at Sydney was a complete failure. A more encouraging sign of the times is that the lot of the workingman is being improved, a little at a time, in frank recognition of his rights and his importance. Things are far from universally what they ought to be even yet, but both employers and employees might with mutual and public advantage recognize the national importance of each other.

Our Own *versus* Alien Labor

ONE of the last measures considered in the recent Long Parliament was the alien labor bill introduced a considerable time before by Sir William Mulock, Minister of Labor. It had awakened much discussion from the first. In the form in which it finally passed the Commons it had three main provisions, which promised to be of much importance to the self-development of Canada. The bill, however, failed to pass the Senate, strong opposition being given it even on the last day of the session.

Though alien labor legislation has thus failed for the present, there is some significance in the efforts that have been made. The three chief features of the bill were, a provision against false representations for the purpose of securing immigration, several cases of which have been reported during the past year or two, the restriction of undesirable immigration, and the requirement that Canadian or British contractors, capital, and labor, be employed on subsidized railways. With the first two provisions there would have been very general sympathy, for there can be no question as to the desirability of keeping out unfit immigrants, or as to the necessity of truthfully representing the industrial needs of the country abroad. But the heart of the measure, and the point on which opposition arose, was the proposed restriction of alien labor.

It was originally intended to prohibit the importation of labor under contract, from all countries, but this was amended in the Commons to apply only to such countries as had similar legislation against Canada. This meant that it would apply only to the United States, which has a rigid alien labor law. The measure was, therefore, in this regard, one of retaliation, aimed directly against the United States, and in its practical workings it would have prohibited American workmen under contract, while it would still have continued to let in Syrians, Italians, etc. The measure was further amended to apply only to subsidized railways, other public works, such as government buildings, bridges, etc., remaining free to the world, Americans not excepted.

The principle of protection for Canadian labor is, in general, sound. However, desirable it might be that there should be free and unhampered interchange of labor between our country and others, it is hardly to be expected that we can indefinitely continue to be the unprotesting victims of an anti-Canadian legislation such as that enforced by the United States. But the proposed measure does not seem to have been adequate. It is doubtful if it would have ever remedied the situation very much, though it will almost certainly form the basis of future legislation. The principle of protection is gradually making way. But why not protection for our products as well as for our labor?

A Danger to Our Fisheries

ANOTHER matter which came up in Parliament late in the session was the threatened depletion of a portion of our Atlantic fisheries. The importance of these fisheries can hardly be over-estimated, as above their direct money value they are the life of a great mass of people, and have given rise to a number of subsidiary industries. It was, therefore, a matter of national

concern when one or two members from the Maritime Provinces called attention in the House to the serious losses which are being sustained in the Atlantic fishing industry, and the need of speedy action to prevent a threatened depletion of the fish supply.

This serious mischief is being done by a scourge of dogfish, which has now continued for five successive years. The dogfish is a species of small shark, and the deadly enemy especially of the herring and codfish. It not only drives other fish away, but it destroys the fishermen's seines, and thus works havoc in a double sense. The damage done by these voracious hordes may be seen in the decline of the herring catch of the north coast of Scotland, from 134,000 to 44,000 barrels in seven years. The Nova Scotia fishery catch last year, along the coast west of Halifax, was estimated to be from $400,000 to $600,000 below the average year. Almost the entire blame for this shrinkage is placed upon the dogfish.

Under Government auspices a fishery expert has been investigating the matter for the past year or so, but thus far there has been more theory than practical remedy. It has been repeatedly suggested that a bounty on dogfish be offered by the Government, but the Minister of Marine and Fisheries has finally decided on a different plan. The dogfish, it seems, is of some commercial value. On the Pacific coast it has been made the basis of a profitable industry, a number of dogfish oil factories having been established with great success. Three similar reduction works are to be built on the Atlantic coast, each to cost about $9,000. They will be located, respectively, on the south shore of Cape Breton, the north coast of New Brunswick, and on the Magdalen Islands, and glue, as well as oil, will be manufactured from the fish and fish-offal. This plan seems to meet with the favor of the fishing industry, and it is hoped that it may prove the means of preserving the important fisheries of the Atlantic coast.

New Life at the Soo

WHEN the great allied industries at Sault Ste. Marie closed down last year, there were not wanting those who saw therein the doom of New Ontario development. But the works are once more running, and the blue-ruin prophets have been effectually discounted.

The reorganization of the company and appointment of a new president have been followed by the announcement that its future policy will be conservative, and that only those works which can be profitably operated will be opened. Business was resumed in July, with good prospects, the old and new contracts on hand being sufficient to keep the works going for one or two years. The Helen mine is now running at full capacity, and all the company's steamers are in commission. The pulp mill and sawmills were among the first to open up, and some of the smaller shops are either running on short time or preparing for starting up later in the season. The steel mill will be put in operation as soon as sufficient material is in hand.

The new president of the Soo Company is Mr. C. D. Warren, of Toronto, and the general management has been resumed by Mr. Cornelius Shields, the former manager. It is a matter of satisfaction to every Canadian interested in the development of his country that this great enterprise has been restored to a permanent basis. The Soo has still a future.

Postal Systems Up-to-Date

IF there is one public building more than another that is expected to make a good appearance, it is the local post-office. Every town of any importance has ambitions for its Royal Mail headquarters, and the estimates every year include a number of appropriations for such purposes. The smaller Canadian cities have now fairly adequate and creditable post-offices, as the result of governmental building operations during the past ten years or so; but the larger cities are still but poorly supplied. Montreal and Toronto, for example, have both far outgrown the capacities of their post-office buildings, both of which are no longer creditable to the growing cities of to-day. Much less important buildings outdo them in appearance and equipment.

Improvement in this direction has been urged for some time past. The im-

provement is coming—is, in fact, in sight—but it is not of the kind that was expected. Great and splendid buildings for the postal service are no longer in favor in the Postmaster-General's Department. Montreal had hoped for such a building, and so had Toronto, but it is now decided that neither shall have it. It is proposed instead to establish a system of sub post-offices throughout each city, and connect them with the central office by underground pneumatic tubes. The present central buildings are to be improved, and given up to exclusively local purposes, the outgoing mails to be handled from sub-stations adjacent to the trains. Plans for the laying of the underground tubes are already completed, and work will be begun shortly. By these tubes, mail matter will be rushed in the quickest possible time from all parts of the city to the distributing centre, and from there again local mail will be sent to the district offices for delivery. A modern up-to-date service such as this promises to be is infinitely better than a fine building, however imposing.

A Day of Public Cleaning-Up

AN experiment of a novel but practical kind is to be made this month in Utah. The land of Mormons may not be in all respects a model state, but in some it has a wisdom and enterprise that may very well be commended to the rest of the world. Its latest innovation is the creation of a new legal holiday to be known as Health Day. On the first day of October it is henceforth to be compulsory upon every person in the state to thoroughly clean and disinfect his dwelling or place of business. All buildings frequented by people, such as theatres, public halls, and stores, are to be similarly cleansed, and a penalty is provided for failure to carry out the law.

Without going so far as to make it a matter of legislative compulsion, the idea might with advantage be applied to some of our Canadian cities and towns. The proper care of dwellings may quite safely be left to the housekeepers, but there are many public halls and similar gathering places that stand much in need of just such attention as the "Health Day" law provides for. In these days of advanced knowledge the hygienic neglect of public resorts is little short of a crime, and is altogether inexcusable; yet nearly every village and town in the land is more or less guilty of such neglect, largely, of course, through carelessness. In the interests of public health, why not have a local cleaning-up day, after the manner of the Utah people?

Our Canadian Hospitals

IT would be a national misfortune if with all the progress which Canada is making industrially and commercially, she were not also advancing in the humane sciences. We are mastering the forces of nature, but we cannot afford to neglect our native resources of arm and muscle; and side by side with our great factories must be our hospitals and medical schools. A well-appointed and well-supported system of public hospitals is a pride to any community, and in these days, more than ever before, it is a necessity. Therefore, it is gratifying to know that Canada's record in this respect is a very creditable one.

Not many years ago the most serious cases of surgery were sent to hospitals in the United States, and medical students went for their final courses to the leading centres in England and Germany, or to the most noted of the American schools. To some extent this is still the case, but it is no longer so necessary as it once was. Within the past eight or ten years, both our hospitals and our medical schools have made very marked progress, and it is the testimony of men who know, that as good work, except in certain special departments, is being done in Canada to-day as anywhere in the world. It may add interest to a young doctor's personal career to study for a time in Europe, but there are the facilities at home, if he will recognize them.

This means much for the physical safety of the Canadian public. A prominent Montreal physician, who has recently returned from some months' visit to the leading medical centres of Great Britain, Germany, Austria, Italy, and France, gives it as his opinion that our Canadian hospitals com-

pare favorably with the best in Europe. There are greater masters of science in the European institutions, but in real efficiency, practical equipment, and management, the Canadian hospitals rank with the best. The chief advantages which the student has is in the larger number of cases undergoing treatment, as, for example, two thousand in the General Hospital of Vienna, as against two hundred in the Royal Victoria Hospital of Montreal. But at the same time, Montreal's great hospital is known as one of the best in the world, and for the ordinary public, the maimed and suffering, efficiency is more important than size.

Progress in Cecil Rhodes' Country

IN some of the Toronto fruit stores last spring there were displayed for sale a few boxes of fruit from a new source, suggesting that Canada may some day have a rival on her own ground. They were South African fruits, then imported for the first time in any merchantable quantities. The incident points to one result of the new regime in South Africa, whose policy is to encourage native industries and develop the country's resources.

We have heard comparatively little about South Africa since the war. Its internal affairs are straightening out but slowly, but nevertheless with some measure of progress. Lord Milner has formed a vast scheme for the development of the Transvaal as a farming country, in which are included a number of railroad projects. That the colony has great possibilities agriculturally is suggested by the fact that its fruit is already coming to this country, and it is the belief of South Africa's best friends that its future depends very largely upon the development of its farming resources.

Opposition, however, is being given by the mining interests. Apparently the mine-owners do not wish the farms to be strengthened against the mines, and they are selfishly opposing Lord Milner's policy at every turn, having only recently defeated one of his leading measures. But Lord Milner has played a counter stroke. Through his efforts, the colony is shortly to have an elective, instead of an appointive Council, which means that its inhabitants are to have a direct voice in its affairs. The colony so well-founded by Cecil Rhodes will yet come to its own under British Government, and its industrial development will keep pace.

A Question of Public Morals

DESPITE what we are so often told about the increasing wickedness of modern Canada, as compared with the good old days, the reports of the morality departments still give us a very good showing. We have gone a long way, it is true, from the Puritan fathers, or our own Scotch ancestors, and the need of reform in politics, temperance, and public and personal morals, may be quite as great as it is urged to be, but still Canada is a moral and self-respecting country.

There can hardly be a better standard by which to judge the condition of a nation's morals than the respect with which the home life is held. The homes make the nation, and, therefore, it is of the first importance that there be a sane and healthful public opinion on the question of family life. That such is the case in Canada is happily proven by the figures of the courts. Where divorces are few it may be assumed that the home and the relations of the home are rightly esteemed; where the divorce courts are filled with all the unpleasantness of domestic disruptions, it is equally sure that low ideals of personal life are weakening the fabric of national life. For thirty-four years preceding 1901 the divorces granted in Canada numbered only sixty-nine. There has been a slight increase in the ratio in recent years, but that is only a natural result of our rapid increase of population. During the same period, there were in the United States nearly 700,000 divorces, or ten thousand times as many as in Canada, with twelve times the population. Whatever may or may not have been the effect of these upon the public life of the United States, it is at least a matter of self-congratulation to Canada that her own records in this direction have been so comparatively insignificant. Canada's future is still very closely wrapped up in her homes and her home life.

The Meat Strike of 1904

IT is acknowledged, even by the friends of the labor movement in the United States, that the present is an inopportune time for strikes. Various causes have combined to make a reduced production absolutely necessary, with a consequent reduction in many industries of the working forces. Thus the railways alone have laid off no less than 75,000 men, and in other industries, which are still retaining their full complements of men, the hours have been cut down to save pay-roll expenses. While such conditions as these were at their height, one of the labor unions unwisely precipitated a strike, whose consequences became in a very short time a matter of national seriousness, yet a strike in which there was little hope of success.

The meat trade of the United States very largely centres at Chicago, and when 30,000 employees in the packing-houses of that city went on strike in July it was not long before the public felt the effects. The strikers were hasty. Their grievance was mainly that a former pay-rate for unskilled workmen had not been restored under a new agreement. The employing packers, whether justified in making a reduction or not, were at least willing to arbitrate, but the strikers refused, and at once put into effect a policy of boycotting and intimidation. They announced their purpose to fight to a finish, and to tie up, if need be, the whole meat-packing industry of the country.

The meat strike of 1904 has furnished another instance of how the public suffers for the impatience and indiscretion of a few, be they employers or employees. The price of meat, at any time a drain on the purses of the people, has been raised as a natural result of the strike, and the farming interests of the great West suffer because of the interruption to trade. Results of a beef strike are not, however, as serious or far-reaching as a coal famine. There is no substitute for coal, there are many for beef.

The Women Who Work

THERE are fifty thousand women and girls employed in the factories of Ontario, and the number is continually increasing. Our wage-earners are no longer confined to the male population, but are being recruited in surprisingly large numbers from the ranks of the women. There has ceased to be any question as to the ability of these women-workers. They have taken their place in the industrial world, and have made their way against, at first, some protest, to an undisputed importance as toilers and earners. There are certain classes of work which a woman can do as well as a man, and not a few for which she is even better fitted. Shrewd employers have come to recognize this fact, and hence the presence of so many women in our factories to-day.

What effect has this on the women themselves? By no means so bad an effect as was at first feared. Woman has again proved her ability to do her part, and to do it without sacrificing her womanliness. But the credit of this is partly due to the system of inspection which was established a few years ago. There is now a female inspector of factories and shops, who travels over the whole Province, and through whose efforts many timely reforms have been instituted. Among these are the limitation of hours of working, the sanitation and ventilation of work-rooms, the prohibition of what is virtually child labor, or employment of schoolgirls, and the general improvement of conditions under which women work. Employers have for the most part proved ready and willing to improve the conditions of their women-employees where possible, and especially in the new factories there is now little cause of complaint.

Factory life will never be the best life for women, nor will women probably take to it unless for reasons of necessity; but that so many do take to it is one of the interesting phases of our industrial life. All honor to our sister-toilers, and may their lot be made as smooth as can be.

CANADA'S LAST LESSON

BY MAX JESOLEY

IT is no fun learning lessons. None of us take to it naturally or kindly. The alphabet and the multiplication table made our early days miserable, just as the teachings of experience embitter our later life. But there is no getting out of it, notwithstanding, so—

> "One by one as the days go by,
> To learn our lessons we bravely try;
> For every hour some task is set,
> Difficult, easy, short, or long;
> And, whether we come to it weak or strong,
> Somehow or other it must be met."

As it is with individuals, so it is with nations. They, too, have lessons to learn, and, according to the way in which they do it is history made.

Of such experience Canada has had her full share, and her schooling has not been without its pathetic aspect. Fiercely as England fought for her when she belonged to France, once fully possessed she was held in slight account. Indeed, the time came when a "little England" party actually proposed to cut British North America adrift, thereby evoking a splendid and stirring protest from the Poet Laureate, Tennyson.

Placed as Canada was, side by side with a Republic, which had got a tremendous start of her, causes of contention were bound to arise. The appeal to the sword in such cases was, of course, never for a moment to be considered. Peaceful arbitration was the only resource, and at this tribunal, until in the very last instance, Canada had no direct representation. Her interests were looked after by British statesmen and officials. With what results to the colony has been thus ably summarized by a recent writer.

When Canadians look at the map and see the State of Maine jutting up into their territory, rendering most difficult and circuitous their access to winter ports on the Atlantic, they are moved to indignation at Britain's folly in entering into the Ashburton Treaty. When they see the "north-west angle" of the Lake of the Woods intruding the Stars and Stripes into the centre of the Dominion they are filled with a similar sentiment. When they see the southern boundary of the Dominion between Lake Superior and the Pacific, following the forty-ninth parallel, and depriving them of a large portion of the States of Minnesota, Dakota, Montana, Idaho, and Washington, they cannot help feeling a throb of anger. When they consider how much more than was conceded by the Treaty of Washington would have been sacrificed by the British representatives but for the protests of the Canadian Premier, Sir John A. Macdonald; when they remember Britain's supineness in the matter of the Atlantic fisheries; when they reflect on her indifference in the Behring Sea dispute, they are moved to deep resentment.

And now once again Canada has been made to suffer loss. Great Britain has consented to a large and valuable section being cut off from access to the Pacific Ocean. She has made the Yukon Eldorado tributary to the United States ports, and she has given the Republic two islands commanding Port Simpson, which is to be the terminus of Canada's second transcontinental railway, and, being the most northerly Pacific port, must develop a great traffic with the Orient.

For all these sacrifices what possible reasons may be advanced? One only—the securing and confirming of the favor of the United States. This has been held to be a sufficient justification, and with this Canadians are called upon to be content.

But the question that naturally presents itself is, Unto whom is the favor to be shown, and is it something that is quite indispensable?

Mothers are credited with being very unselfish where their children are concerned. Has it been an unselfish regard for the best interests of Canada that actuated the Mother Country in all these transactions which have cost Canada so dearly?

The question can hardly be answered in the affirmative. Reviewing the whole circstances in the most impartial manner one cannot fail to reach the conclusion that it was the advantage of the kingdom, not of the colony, that was chiefly sought. The *entente cordiale* with the puissant Republic must not only be preserved, but intensified even though the Dominion have to pay the piper.

Now considering all that the United States have gained at the expense of Canada, is there any reason to believe that the result has been to arouse a generous spirit on the part of the former towards the latter? Having so long played the game on the basis of "heads I win, tails you lose," are they now ready to be conciliatory in their turn?

Fain would we hope that it were so, but where shall we look for evidences of this change of heart? There are many concessions that the Republic might make in regard to the admission of raw materials, and finished products which the Dominion can supply. What chance is there of these concessions being granted? No more than if the United States and not Canada had been the loser in every boundary award from the first.

The plain fact of the matter is that so far as the policy of the United States towards Canada as well as other countries is concerned it is perfectly expressed in the familiar lines:

"The good old rule sufficeth them, the simple plan,
That they should take who have the power,
And they should keep who can."

This being both incontrovertible, and incorrigible the question comes, what is Canada going to do about it? Since her big neighbor won't play give and take, but insists upon taking without giving, how shall she conduct herself?

There is but one answer. Henceforth Canada must assume the most independent attitude possible towards the United States. She must cease to look for any favor or special consideration in that direction. To use a current colloquialism she must make up her mind "to hoe her own row" without giving herself constant concern as to what her big neighbor may think of it.

Happily the lesson has come at a time when all things are favorable towards its being heeded. Never before was this country less dependent upon the Republic in either commercial, financial, or industrial affairs.

Fifteen years ago our exports to the United States were nearly one-half of the total exports, but since then they have diminished to one-third, as the following comparison of figures clearly shows:

	Exports to U.S.	Total Exports.
1885	$35,566,810	$79,131,735
1886	34,284,490	77,756,704
1887	35,269,922	80,960,909
1888	40,707,483	81,382,072
1889	39,519,940	80,272,456
1899	40,426,856	138,462,037
1900	59,666,556	170,642,369
1901	67,983,673	177,431,386
1902	66,567,784	196,019,763
1903	71,783,919	219,082,933

In the meantime our exports to Great Britain, Europe and the Orient have grown immensely, and each year sees them increasing, thereby strengthening our position.

Yet this is only one phase of the matter. There are others no less significant. Our agricultural interests, for instance, which are of such importance to the country, are in a position of security they have never before enjoyed. One good harvest has followed another, the prices for butter, cattle, and cheese have steadily improved, and the result has been a remarkable improvement in the financial condition of the farmer throughout the whole Dominion.

Of course, the most notable development has been in the North-West. There the thrifty growers of wheat, and raisers of cattle have been so richly repaid for their industry and enterprise that the world has at last come to realize the supreme attractions of that favored region for the settler.

Accordingly we have scores of thousands

wending their way thither not only from across the ocean but from across the border, and the rush has only got well started. This year has broken all records of immigration, but next year will leave it far in the shade.

It is safe to predict that within the next ten years the population of the Dominion will show an increase of at least fifty per cent. over the last census, whereof one-half will be west of Lake Superior.

The fact is that the North-West is the great hope of Canada. It is destined to become the granary of the world. It will furnish a profitable home market for the manufacturers of the eastern provinces, and it will do more to render us independent of the United States than any other part of the Dominion.

Toward this consummation so devoutly to be wished, the construction of the new transcontinental road, the Grand Trunk Pacific, will greatly contribute. Already we possess what the United States with all their wealth and population do not, to wit, a railroad running from ocean to ocean under one management and ownership. In the space of a few years we are to have another, and possibly a third, for the Canadian Northern has by no means given up its ambitious programme, although its execution may be delayed.

With these roads furnishing the fullest facilities for the transportation of people and products, the growth of the country both east and west must go on at an enhanced rate, every stage of which will render us more and more independent.

Yet again, within recent years there has taken place a change in the industrial field that is of no small significance to the province of Ontario in particular, viz., the introduction of electric power into the factories. Hitherto coal was the chief source of power, and for the necessary supply of this the mines of Pennsylvania had to be relied upon. It might therefore be said that the factories of Ontario were subject to the coal barons of the United States.

But with the development of electric power by means of water, which is going on at Niagara, Ottawa, Peterboro', and many other places, the time is not distant when it will no longer be necessary to bring coal across the border for the factories, street railways, and other users of power. Our water-falls will supplant the Pennsylvania mines, and we shall be able to do without them.

Finally, Canada's financial subserviency to the United States is passing away. We are rapidly accumulating sufficient capital to care for our own enterprises. At the present moment there are nearly four hundred millions of dollars on deposit in our banks owned by men who do not want to speculate, but who do want investments that will give a reasonable return in interest, and a reasonable assurance of permanence. With such funds available we do not need to look across the border for financial backing, as was once the case.

Such, then, is the situation. Blessed are they who expect nothing for they shall not be disappointed!—so runs the modern beatitude. It crystallizes the teaching of Canada's last lesson, and the truest wisdom lies in its unreserved acceptance.

THE PACIFIC GATEWAY OF CANADA

By J. MACDONALD OXLEY.

WHEN the confederation of Canada was completed by the bringing in of British Columbia mainly through the promise of a railway from ocean to ocean, it was manifest that the place selected for the terminal point of that railway would be the chief city of the Province.

Hence there was much eager speculation, and the most vigorous kind of wire-pulling indulged in by interested persons, and, of course, the inevitable chorus of disgust from the advocates of other localities when the choice finally fell upon the hamlet beside Burrard Inlet, then known as Granville, and also as Gaston.

How short a time ago this was may be gathered from the simple statement that in 1886 there was but one building there, in which, by the way, lived a kinsman of Henry Ward Beecher, and that no one born in the City of Vancouver has yet been married there.

But the intervening years have been full of wonderful progress, despite a conflagration that wrought tremendous damage, and now there stands beside the clear deep waters of Burrard Inlet a handsome, bright, bustling city, whose inhabitants will soon number two score thousand.

It has been said that the four great cities of Canada will be Montreal, Toronto, Winnipeg, and Vancouver, and certainly there is nothing in present appearances to put in question the right of the last-named to a place in the quartette.

Vancouver, of course, owes everything to the Canadian Pacific Railway. Not only is it the shipping point upon the Pacific coast for that great transcontinental line, but it is also the receiving point for the precious products of the Orient, which come thither in the white "Empresses," and other vessels to be whirled across mountains and plains to the emporiums of the newer east.

It is, for instance, the great silk port of the Pacific. Millions of dollars' worth of raw Chinese silk and manufactured silk goods annually find their way to the United States through the port of Vancouver. Single cargoes reaching in value as high as $2,000,000 have been received and forwarded, thereby testifying to the advantages possessed by the port and the railway for this costly commodity.

On the other hand, Vancouver is the principal shipping port for flour to Japan and China. This business is rapidly assuming great proportions. Canadian flour is in high favor in the Orient.

The export trade to Australia is another large item. It consists chiefly of lumber, machinery, farming implements, paper, and various manufactured articles. When to the foregoing the exports to the Fiji Islands, to South America, and to South Africa are added, it will be seen that the lines of communication from the Canadian port reach far around the globe.

A glance at the customs returns shows a most gratifying increase in the total of both imports and exports. Thus in 1902 the imports were to the value of $5,615,000, and the exports $3,283,000, while in 1903 the figures were for imports $6,061,000, and for exports no less than $5,426,000.

Enjoying an equable climate, Vancouver harbor is never troubled with ice. It is also notably free from fog, and the approach through the narrows is hampered by no obstacle to navigation. Moreover there is the best of holding ground off shore, and along shore abundant space for wharves and piers, so that the city can never be cramped in its growth, or retarded in its prosperity by natural conditions.

Called after the hardy British navigator, Captain George Vancouver, who voyaged

hither in 1792, and gave names to many of the mountains and capes, this city, like Halifax, its sister on the Atlantic coast, is situated upon a peninsula, and surrounded by a marvellous wealth of scenic beauty and grandeur.

In the matter of parks it is in this respect unique that in Stanley Park stand more gigantic trees, and finer ferns than in any other city park in the world. Some of these trees tower hundreds of feet into the air, and there is a tree whose hollow centre will hold two score people. The ferns and bracken attain a height exceeding ten feet.

All about the city and within view from every open space are the mountains, ranging in elevation from a few thousand feet to Mount Baker whose crown of everlasting snow glistens 11,000 feet above sea level.

Despite her youth Vancouver is a distinctly cosmopolitan city. The aboriginal red man is still very much in evidence. Indeed, he holds a reservation within the very city limits, where he may be observed following his native customs, and living after his own fashion even to the carrying of water in home-made baskets.

Then there are the almond-eyed yellow-skinned Orientals in great numbers, and representatives of all the European nations, contentedly attending to their own business, and thus contributing to the growth of the city and of Canada.

The banking returns furnish probably the best index to the commercial progress of a city, and on referring to them we find that Vancouver has good reason to congratulate herself, for she has already taken a high place on the list of Canadian cities. Thus in 1901 the total bank clearings amounted to $46,000,000, in 1902 to $48,272,000, and in 1903 to $56,913,000. Only Montreal, Toronto, Winnipeg, and Halifax were ahead of Vancouver.

All the leading banks of Canada are represented in Vancouver, and several of them have shown their faith in the future of the city by erecting handsome and costly structures for their own occupation.

Among other notable buildings are the Hudson Bay Company's substantial block on Granville Street, the Flack Block on Hastings Street, the imposing station of the Canadian Pacific Railway on the waterfront, the fine range of wholesale stores on Water Street, and the splendid and spacious hotel of the Canadian Pacific Railway in the heart of the city.

In the way of public buildings Vancouver, owing to her youth, has not yet very much to show, but the Public Library is an effective piece of architecture, and some of the Public Schools are very creditable, while the High School, and the General Hospital, now in course of construction, promise to be quite imposing edifices.

The rapid development of the city may best be shown by the municipal statistics. Thus going back to 1890 it appears that then the total assessable property was rated for $9,404,000, the total income was $144,561.00, and the total expenditure $128,746.00, whereas in 1902 the total assessable property had risen to $16,954,000, the total income to $536,260.00, and the total expenditure to $648,570.00.

In regard to the business firms of importance in Vancouver, as may be expected in so youthful a city, there are not yet many which are strictly local, a goodly proportion of the larger establishments being branches of Montreal, Toronto, Winnipeg, and Victoria houses. But the following among others have already attained considerable size. In the wholesale hardware trade, McLemon, McFeely & Co.; in wholesale groceries, the Baker Leeson Co., A. Macdonald & Co., and the W. H. Macklin Co.; in stationery, Bailey Bros. & Co., and Clarke & Stewart; in commissions, Evans, Coleman & Evans, and Robert Ward & Co.; in milling, the Brackman-Kerr Co.; in lumber, E. H. Heaps & Co., and Robertson and Hackett; in cannery supplies, J. Leckie & Co.; in crockery, F. Brinscombe & Co.; in teas, W. K. Braid & Co.; and in foundry work, Ross and Howard.

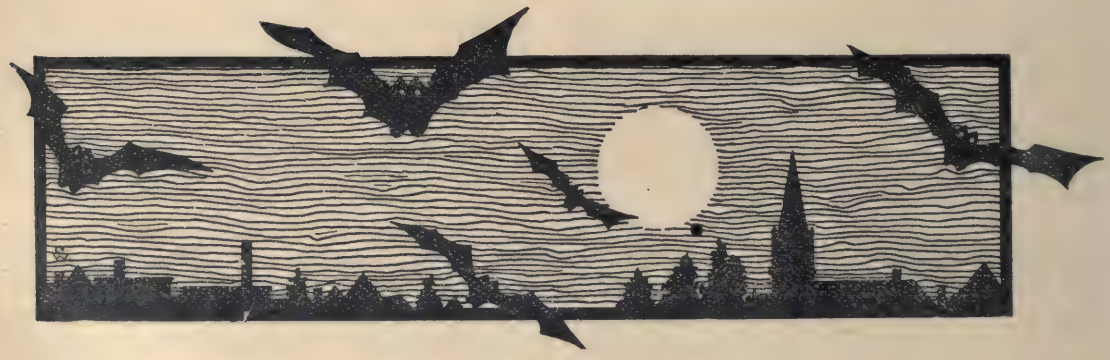
Two highly important industries, which contribute to the prosperity of Vancouver, are those of salmon canning and lumbering. The sock-eye salmon is a great benefactor. Every year he offers himself in countless hosts to the tender mercies of the canner

who welcomes him warmly, cuts him into convenient pieces, seals him up in air-tight cans, and sends him all over the world to appease appreciative appetites.

Nearly 20,000 men are employed in this salmon canning industry in British Columbia, and it produces a gross revenue reaching some years as high as seven million dollars. There is a great variation in the annual pack of salmon, owing to the vagaries of the fish, which do not always come in the same quantity. Thus in the year 1901 the total pack was 1,236,000 cases, but in 1903 it was only 473,000.

The gigantic cedar and fir trees of the British Columbia forests furnish splendid timber, which finds a ready market, not only at home, but in distant quarters of the globe, and Vancouver is the chief shipping port for this product. For the year 1902 the shipments to Europe, Australia, Africa, and the Orient aggregated 54,750,000 feet, having a value of $618,827.

Vancouver is also deeply interested in the mining industry of the Province, and substantially benefited thereby. At the present, matters are not so flourishing as could be desired in this connection, but possessing the wondrous wealth in coal, gold, copper, silver, lead, and other minerals that she does, the Pacific Province must inevitably become one of the great mining centres of the world, and every step of her progress thitherward will contribute to the growth and prosperity of Vancouver.



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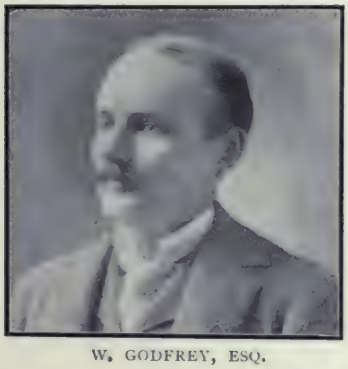

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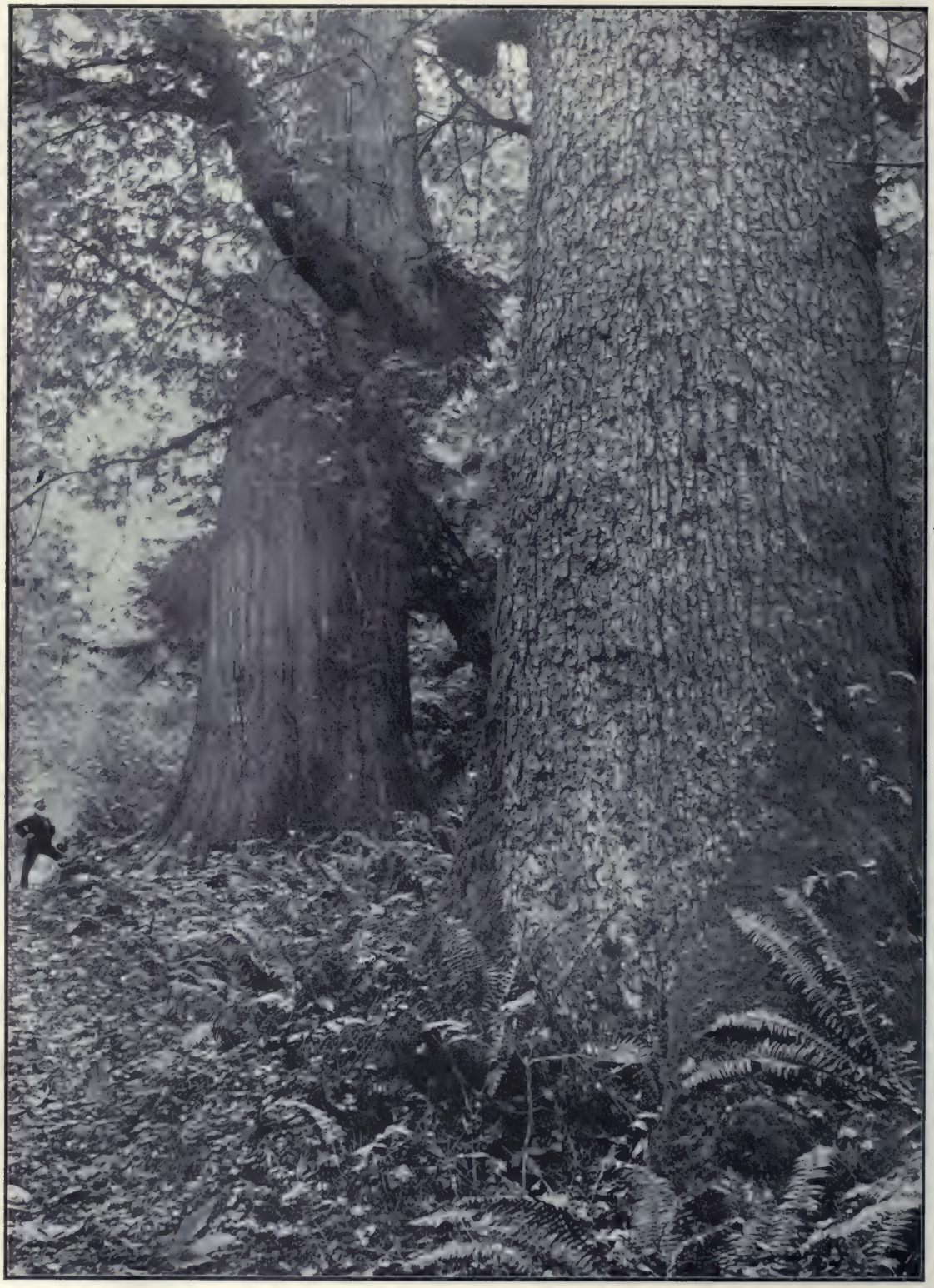

BIG TREES, STANLEY PARK—VANCOUVER, B.C.

A BIT OF STANLEY PARK, VANCOUVER, B.C.

VANCOUVER FROM MOUNT PLEASANT

COURT HOUSE—VANCOUVER, B.C.

POST OFFICE—VANCOUVER, B.C.

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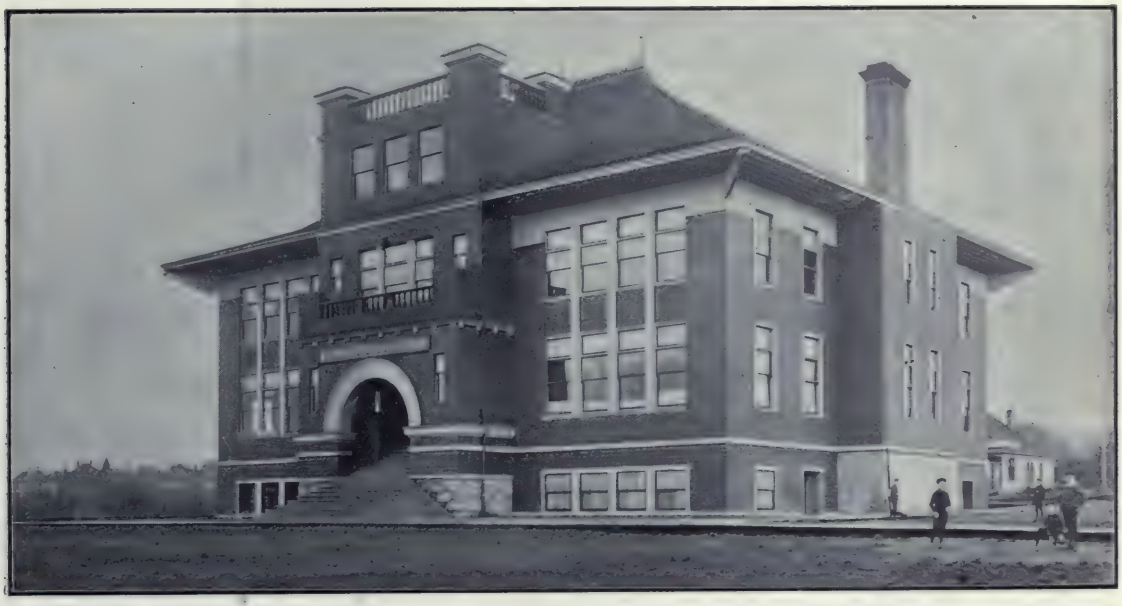

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THE TRAGEDY OF THE RUNWAY

By GORDON ROGERS

AS on that late autumn day young Devanne was jolted over the hills of Pontiac, he reflected, with the matured cynicism of twenty-one, upon Winnie's refusal of him. He would forget that disappointment, he savagely decided, in the exciting pursuit of big game, or drown it in the depths of the dark eyes of some unsophisticated daughter of the back townships; and, as he bit off the end of a fresh cigar, he asked the driver if there were any pretty girls up at Deer Lake.

"Yaas," said the driver, "dere was some pretty girl. Dere was Virginie. She was live wit' her ole granfadder, Ole Man Valiquette. All the boys in the parish of St. Michel was wan' to marry Virginie; but she don' care notting for nobody; non, not for Joe Laplante, who trap, an' hunt, an' fish, an' do mos' heveryting lak dat aroun' de place for de ole man an' Virginie. He was a ver' strange man, an' a big fool in love, that Joe Laplante, for sure. But he was good man for to hunt. All the pipple what come to Deer Lac was wan' to get Joe Laplante for guide."

. . . . . .

Gun in hand, Devanne sauntered forth from the Settlement upon the following morning to find the cabin of Joseph Laplante, trapper, hunter, and guide. He had not gone far upon the narrow bush-road when he met a young woman; and, although he had received directions at the Settlement, he halted to ask the whereabouts of the hunter's cabin.

"I am a stranger here," he said, smiling; and the girl smiled in return, an easy smile, conveying the intelligence that his was needless.

"It is about a mile, on this road," she said, with a French accent. "But Joseph Laplante has gone to Black River."

"And how far is Black River?" inquired Devanne, detainingly.

"It is ten miles," she answered.

"Then I shall not look for Mr. Laplante this morning," said Devanne, promptly; and added: "Are you going to the Settlement?"

Yes, she was going to the Settlement, and Devanne might return thither in her company; so he walked with her, well pleased at the diversion. She was a handsome girl, but by no means coarse. She was, perhaps, twenty. Her skin was brown, with the rich red blood of health glowing through the tan of the life of the open air. Her features were regular; her eyes black, and splendid in the quality of their lustre and the directness of their glance. Her dark hair was brushed lightly from her brows, and hung in a single braid, ample and glossy, to her waist. But more than all, Devanne noted and marvelled at the distinction of her features and bearing. Her face was fine; and though her dress was of a coarse woollen substance, it could not hide the beautiful lines of her form, nor detract from the dignity of her bearing.

"You have saved me from a lonely and useless walk, and given me a delightful one instead," said Devanne. "Will you tell me your name, so that I may know to whom I owe so much? Mine is George Devanne, of New York."

"Your thanks are large for so small a service," said the girl, somewhat ironically.

"Then tell me your name, to balance the account."

"My name is Virginie Valiquette," she answered simply.

He had already divined it. It seemed to him that the girl's features were familiar. Even the landscape seemed strangely so.

This impression troubled him. For he had never been in the district until now, and Virginie said, with a further ironical smile, that she had never been out of it, never beyond the Parish of St. Michel in all her life.

Despite a reserve that was due less to shyness than pride, Virginie became communicative; and when they reached the Settlement, and exchanged a good-bye that implied an early renewal of their brief acquaintanceship, she had told Devanne the little there was to tell about herself. She, too, was in her twenty-second year, being, they found upon comparing notes, three months older than Devanne; and this discovery amused her greatly. Her father and mother had died while she was an infant, so her grandfather and Joseph Laplante had told her. About Joseph Laplante she seemed less inclined to talk; and Devanne, remembering that, according to his garrulous driver, the hunter was an unsuccessful suitor, respected the girl's reticence and asked no questions.

But he was not sorry that Joseph Laplante had gone to Black River. He had no desire to go after big game while Deer Lake held such a beautiful creature as Virginie Valiquette. It would be infinitely preferable to idle in the vicinity, ostensibly for small game, and meet Virginie during the balmy Indian summer afternoons. They had found, had they not, that there existed the affinity of years between them? And at twenty-two, with love in reach, what will life not hold that is alluring? So it came to pass that their acquaintance ripened quickly, a very fair fruit, and that Devanne returned to the Settlement at the end of each short day with but few feathers in his bag.

One day Devanne came face to face with an old man who had toiled up the narrow path from the lake to the road. He seemed a very old man, stooped, and twisted, weather-beaten, and he walked with difficulty.

"Good morning," said Devanne, in a loud and hearty tone, supposing that the old man was Virginie's grandfather.

The old man started, came nearer, peering upward at Devanne's smooth, handsome face. Then he started back, muttering, and crossed himself. Again, he gazed, half-fearfully, half-resentfully at Devanne; then turning, plodded off towards the cabin, muttering incoherently, and shaking his head as if much perplexed and perturbed.

This incident irritated the young man. He, too, was perplexed. Again was he disturbed by the strange sense of recurrence of a mental or ocular impression; and this annoying consciousness was aggravated by the peculiar behavior of the old man.

"I startled your grandfather this morning," he said to Virginie, and related the incident. "Does he dislike strangers?"

"He has seemed strange since this morning," she said gravely. "But I cannot understand it. Of course, he is very, very old, and he does not see strange faces often."

"Then mine could not have pleased him," Devanne said lightly. Virginie smiled enigmatically at this, but made no verbal comment. Metempsychosis is a pleasant creed, Devanne said to himself. Perhaps he had had a prior state; but this constantly recurring sensation of history repeating itself had its disturbing element.

Upon the following day, the air being peculiarly warm and still, they went out upon the lake; and, some distance from the Settlement, Virginie called Devanne's attention to a high rock that, in a deep and sombre bay, sloped almost sheerly to the water.

"I often come here," she said, her eyes fixed with a strange earnestness upon the gray, weather-beaten wall of granite.

"It is a gloomy place," remarked Devanne. "What attraction can it have for you?"

"I cannot explain that," she said. "I do not understand it; but as far back as I can remember the rock has seemed to draw me to it. Sometimes I come this way in the boat; and sometimes by the path through the wood, though that is much longer. I like to lean over the edge and look at the water. It is very deep there; and, to me, it seems to hold a secret, something that it holds back from me and will not tell, and yet something that I ought to know, something that I *did* know, but have forgotten. Can you explain it?"

"I think you once got that idea into your

head, and the loneliness of the place has fostered and strengthened it every time you have come here. Often we believe we have seen a place or a face for the second time, that is in reality quite new to us. We dream of places, and we see them in our dreams so distinctly that we come to believe we once knew them in fact. But where?" He felt irritated, ill-at-ease, out of patience with the gray rock and with himself, because the first sight of the rock, standing gray and forbidding above the dark water and against the sombre wood, had seemed to renew a long-forgotten acquaintance.

Virginie had rowed close to the rock, so that now it rose directly beside them. She leaned over the boat's edge, looking at the water. Devanne saw her gaze, motionless, for what seemed to him in his impatience a long time; then slowly she drew back, and when she faced Devanne her eyes seemed large with fear and her color had gone.

"It is strange!" she said, in a low tone. "I did not see my own face. It was a face like mine, yet not the same!"

"Nonsense!" retorted Devanne, brusquely. "The place is making you morbid!"

She gazed strangely at him, her brows contracted. "It was another woman's face I saw," she said with calm incision. "It was not mine, for the eyes were closed!"

Devanne laughed his incredulity; but his voice, in that still place, sounded harsh and hollow. It seemed as if the deep wood and the rock-walled bay caught it and sent it mockingly back. "The motion of the boat as you leaned over stirred the surface of water and blurred the reflection," he said dogmatically. "The place is making you low-spirited. Let us row back."

They returned to the landing with little said between them, though Devanne attempted to be bright and even merry. There was an indefinable sense of oppression and melancholy upon them that almost forbade speech; and in silence they climbed the narrow path to the road.

Thus it happened that Joseph Laplante, returned from Black River, and striding down the road to the Valiquette cabin, saw the pair emerge from the wood. Swiftly and silently, ere they glanced in his direction, the hunter slipped into the wood, and from that ambush watched them with burning eyes, as he crept noiselessly nearer.

No, by heaven! His keen eyes did not deceive him. And yet he stared half-incredulous, fascinated. For the face of the man standing in the road was the face that, with Virginie's, had filled his days and his dreams for more than twenty years. Fate, that for twenty years had seemed to mock him, was kind to him at last.

At last! His dark face lit with a smile of triumph; and twice, on the impulse of joy and hate, he levelled his rifle at the boy standing in the road; and twice Virginie, moving as if reluctantly toward the cabin, stood between.

There was a sound of wheels and hoofs upon the soft mountain road. The "mail," Her Majesty's mail, came by. With a gratuitous smile of cunning, the driver gave a square, tinted envelope to Virginie; then, as he drove on, he glanced back to note the effect.

Perhaps Virginie saw the feminine hand of the superscription. She handed the letter to Devanne and walked toward the cabin.

Devanne stared at the address; then, smiling, ran a finger through the envelope. He knew the writing well.

The letter was from Winnie. She had discovered, in his absence, that she cared for him, after all. And with love's cunning she had found him out. She asked him to come back.

Devanne raised his eyes, and they met those of Virginie, standing by the cabin door. But they saw Winnie, blue-eyed, capricious, beautiful, softly-gowned, coming to meet him as he was ushered into the luxurious drawing-room; Winnie, pink and white, soft-armed, languorous, telling him that she cared for him, after all. He started from this momentary dream, and as he looked into Virginie's dark eyes he saw that in them which made him wish he had never come to Deer Lake.

He pushed the letter, with an affected carelessness, into one of the many pockets of his shooting-coat. "I have news from home," he said. "I may have to go away to-morrow." He saw her start, and the color fade slowly from her cheek. But she smiled as she said:

"To-morrow? And you have not hunted; you have wasted all your time!"

He answered lamely enough; but to Joseph Laplante, glaring from his hiding-place in the wood, the lips of the two moved only in words of love and passion. He could not hear, but his eyes, he said to himself, were his ears. He had mastered his impulse to shoot his rival down as he stood by Virginie upon the narrow road, in the gathering twilight of the short November day. He could wait, but it would not be for long.

And that night Devanne received a call at the Settlement from Joseph Laplante.

The hunter was a muscular man, of middle height and age. His face was much tanned, and his coarse black hair was streaked with gray.

"I am Joseph Laplante," he said. His tone and manner were abrupt, and his glistening black eyes answered Devanne's curious stare with a look of cunning that scarcely concealed the hate that smouldered there.

"It is strange," Devanne said, slowly. "Your face seems familiar to me, and yet I do not think we ever met until now?"

Joseph Laplante shrugged his square, muscular shoulders. He smiled slightly, perhaps in partial deference to Devanne's fancy.

"You wished to hunt?" he said.

"I have to return to the railway by the mail to-morrow," replied Devanne.

"The mail will not go to-morrow," said Joseph Laplante. "There has been much rain in the flats, and the roads are bad in the foothills. The driver broke a whippletree and his harness to-day, coming through, and his horses have suffered. He says he cannot go down until the day after to-morrow."

Devanne reflected. It was not imperative that he should return on the morrow. His experience led him to believe that he would lose nothing in Winnie's esteem by losing one day, or even more, in returning to her. It would not be wise to be too importunate. Therefore Joseph Laplante's appearance, though belated, was opportune. He should avail himself of the opportunity to hunt, and thus avoid the vicinity of the Settlement, and the temptation to see Virginie; for it was best that they should not meet again.

"The deer go down to the lake," said Joseph Laplante. "You will get a buck for your pains to take back to town."

"I shall go," said Devanne. A buck, shot by his own hand, would certainly please Winnie, and Winnie's pater. It would not do to return without one.

"Good!" said the hunter. "I shall call for you here, at dawn."

It was not until some time after the hunter had gone that Devanne found he had lost Winnie's letter. He had placed it, he remembered, with a fine assumption of carelessness in one of the pockets of his shooting-coat. But it was not in any one of them now. Doubtless, in taking some other article from the pocket, his pipe or his pouch perhaps, he had dropped the letter upon the road. He would not, for worlds, have any one become possessed of that epistle of endearments. Much disturbed, he got a lantern and walked the road through the wood, where the darkness could almost be felt. But he did not find the letter. There was a wind stirring, even among the trunks; and the bit of dainty pink paper might have been blown into the wood. Comforted by this idea, he returned with tired limbs to the Settlement, to sleep the sleep of youth and health.

. . . . . .

"I will tell you a story," said Joseph Laplante.

The wood was still, save for the rustling of seared leaves as they dropped slowly earthward, or the scurrying of a squirrel through the underbrush. The sun, dull-red, had risen into view through the mist and between the tree trunks; and little, irregular patches of light flecked the damp, leafy carpet of the wood.

Devanne, because he had been awakened, through the zeal of the hunter, much before dawn, had fallen asleep at the runway, his back against a great log. Now he awoke with a start, chilled in spite of his warm clothes. He rubbed his eyes with his gloved hands, and stared at Joseph Laplante.

"I will tell you a story," said Joseph

Laplante again, gazing steadily at Devanne. "And when I have done, I shall shoot you like a dog."

"Are you mad?" cried Devanne. He was wide awake now, in an instant, his heart throbbing fast, his breathing in a tumult. He had dreamed that Laplante stood over him, with a face of implacable hate. He stretched out his hand to grasp his rifle. His rifle was gone.

"Listen!" said Laplante. His tone was harshly imperative. "Twenty years ago a stranger came to Deer Lake, to hunt, he said; but, like you, he hunted little. There was a young girl here. She was beautiful and ignorant. He made love to her. It was nothing to him that she was promised to another, and soon he taught her to forget. Then one morning she found that the stranger had gone, and that her dream was at an end!"

The hunter paused, his dark eyes blazing into Devanne's, who frowned back, and in the momentary silence swore an oath.

"The winter passed, and summer came, but the stranger did not come. The summer grew into autumn, the people from town came again to hunt, and one day the girl heard that her betrayer was at Black River. She took her child and walked to Black River, but the faithful man was not there. She returned that night to her father's house, left the child there, and then went out, no one knew where. But I, I knew, and I traced her to the water, to the rock from which she had thrown herself into the lake!"

"Why do you tell me all this?" said Devanne, hoarsely. He was conscious of an insidious presentiment forcing itself upon his attention, which he strove to concentrate solely upon the narrative interest of the hunter's story.

"Wait!" said Joseph Laplante. "For two hours, though it was November, I dived in that water to find her body, the body of the woman who had been promised to *me*. But I dived in vain. Her father and I took care of the child. The child is Virginie Valiquette. The man who betrayed her mother was *your father*."

"You lie!" cried Devanne.

"So?" said Joseph Laplante. He held up a little glittering thing. "We found this about the neck of the child. The mother had worn it until that night." He tossed the trinket toward Devanne. "Look for yourself, and then say whether I have waited for more than twenty years in vain!"

Mechanically Devanne picked up the trinket. It was a small locket, of gold. Upon the back the letters "G.D." were carved. The beating of his heart quickened. With trembling fingers he opened the locket. He saw a miniature, the likeness of a man, young, handsome, with bold eyes and an alluring smile,—the likeness of his father and of—himself.

Joseph Laplante stood erect, and as Devanne raised his eyes, they met the barrel of the hunter's Winchester. And at that instant the report of a rifle, loud and reverberant, smote the stillness and Joseph Laplante leaped into the air and fell upon his face, with a bullet through his heart.

The sound of hurrying feet over the dead leaves came to Devanne's ears out of the stillness that came again when the last echo of the rifle shot had died away. He saw a girlish form fleeing between the trees, a form he knew. For a moment his heart seemed to have ceased its wild beating. Then he sprang swiftly after.

"Virginie!" he cried, madly.

He might have overtaken her had he not tripped upon a vine and fallen headlong. Stunned and bruised, he rose and stumbled on; but Virginie was not in sight.

Suddenly he came upon the lake. The cold air blew in upon him from the water, and refreshed his senses.

Then, in a moment, he recognized the place.

To his right was the wall of rock,—ominous, hateful, the rock that only yesterday he had recognized without remembering. And there, looking strangely tall and slender, her face turned to the lake, and her dark hair stirring in the shoreward breeze, was Virginie, standing motionless upon the edge, a living statue silhouetted against the farther expanse of water, that in the early morning was sunless yet, and gray and grim.

A thrill of terror numbed Devanne's

limbs, and thwarted speech. Then he sprang forward, trembling, mad with fear.

"Virginie!" he cried to her, as he ran, stumbling over the uneven rock. "Wait for me! Do not believe that story! It is all a lie!"

She looked toward him for a moment with staring eyes, a look of helplessness, of hopelessness, of horror. Then she turned her white face again to the lake and sprang outward.

When Devanne reached the spot where she had stood he saw nothing,—nothing save the dark and sullen water, splashing fitfully against the sphynx-like face of the granite wall.

Then something came up slowly through the dark water, and floated upon the little waves that bore it like messengers toward the rock.

It was Winnie's letter.

Some Facts About Consumption

It is Preventable.

ONE of the latest and most noteworthy achievements of medical science has been the discovery of the means whereby to check the progress of that insidious disease, which, it is asserted upon good authority, carries off fully one-tenth of our total population.

It is now universally admitted that consumption is catching; that it is preventable; that its spread is due to expectoration, both in the home and on the street; and that to impress upon the public mind the evil results of this filthy habit is to reduce the risk to others of contracting the disease.

It is well known now that the whole danger lies in inhaling the germs or tubercle bacilli, which have thus been scattered broadcast by the careless sufferer from the disease. Consumption, therefore, is preventable if, by individual and united effort, we stop discharging this dangerous refuse material from the air-passages where it can be blown about, or carried into the home.

You Need Not Fear Heredity.

The tone of healthy optimism, which, at present is growing with regard to consumption, cannot fail to be productive of the best results, although the battle for hygienic conditions must continue to be waged with unrelenting severity.

The old theory of heredity has been pretty thoroughly exploded. It has been proved that, except in very rare instances, the disease, as such, is not transmitted in this way, but only the weakened constitution, and consequent increased susceptibility. This can hardly fail, however, to be a great source of danger, especially where there is daily contact with victims of the disease, and daily exposure to infection.

What Conditions Are Unfavorable.

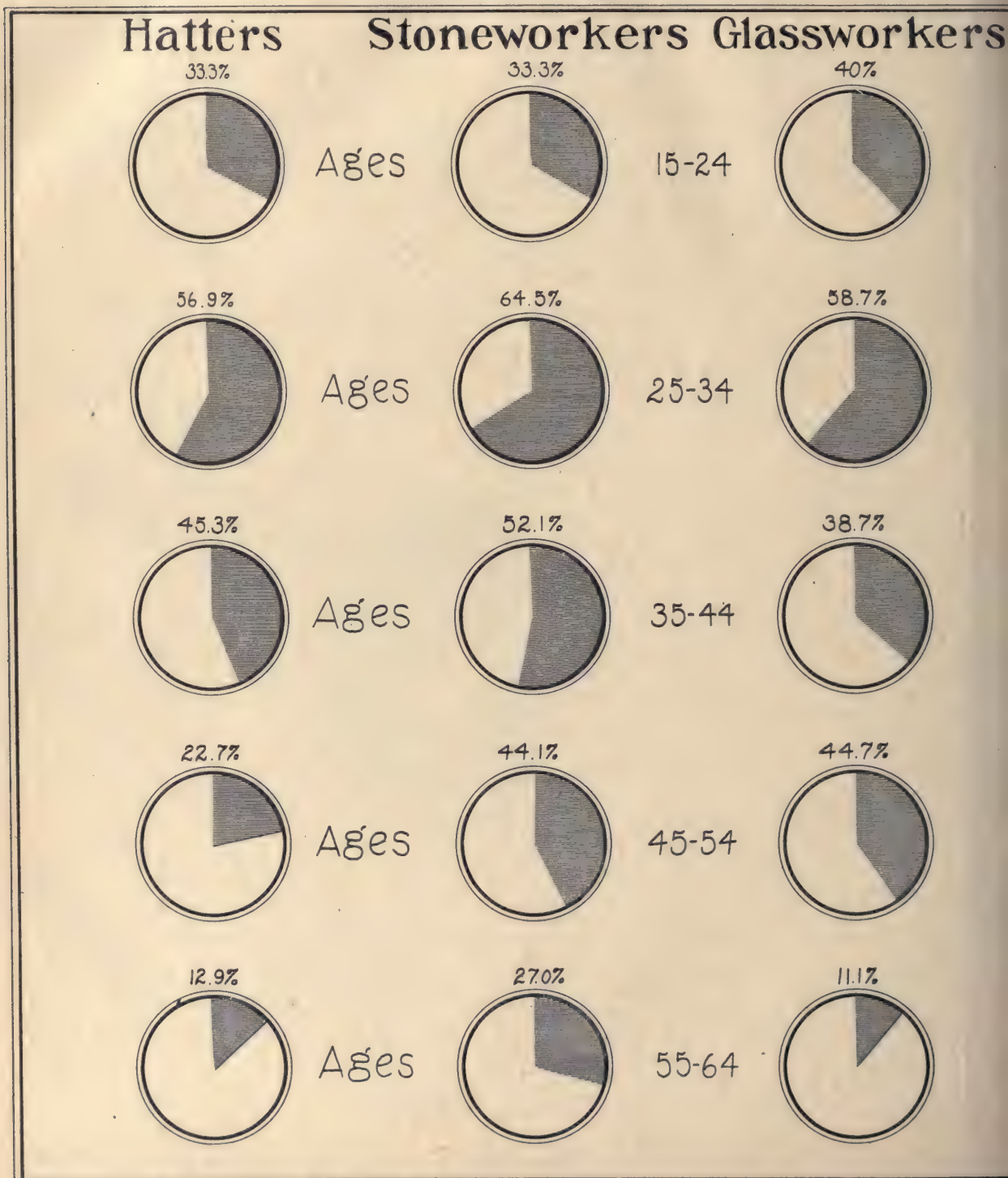
With regard to the above, Eugene Wood, in *Everybody's Magazine,* says: "It is against you if you are light of weight in proportion to your stature. It is against you if you are a stone-worker; if you are unmarried; if you earn small wages." Greene, in "Examination for Insurance," says: "Dampness, foul air, lack of sunshine, all favor the development of tuberculosis, and predispose the individual to infection." He also states that "Race is not an unimportant factor. The American Indian, the negroes, particularly those of mixed blood, mulattoes, and the like, are, in this country, very susceptible. Here, also, the Irish show a large death-rate from this disease, and the author has frequently been impressed by the curious lack of resistance shown in recently arrived immigrants, both of Celtic and Scandinavian stock. On the other hand, it would seen certain that the Hebrew race is, to a certain extent, immune."

Favorable and Unfavorable Occupations.

A table is herewith presented, showing the rate of mortality in a number of selected or typical occupations. This, also, illustrates the insurance company's estimate of the risks involved in each.

Mortality from Consumption in the

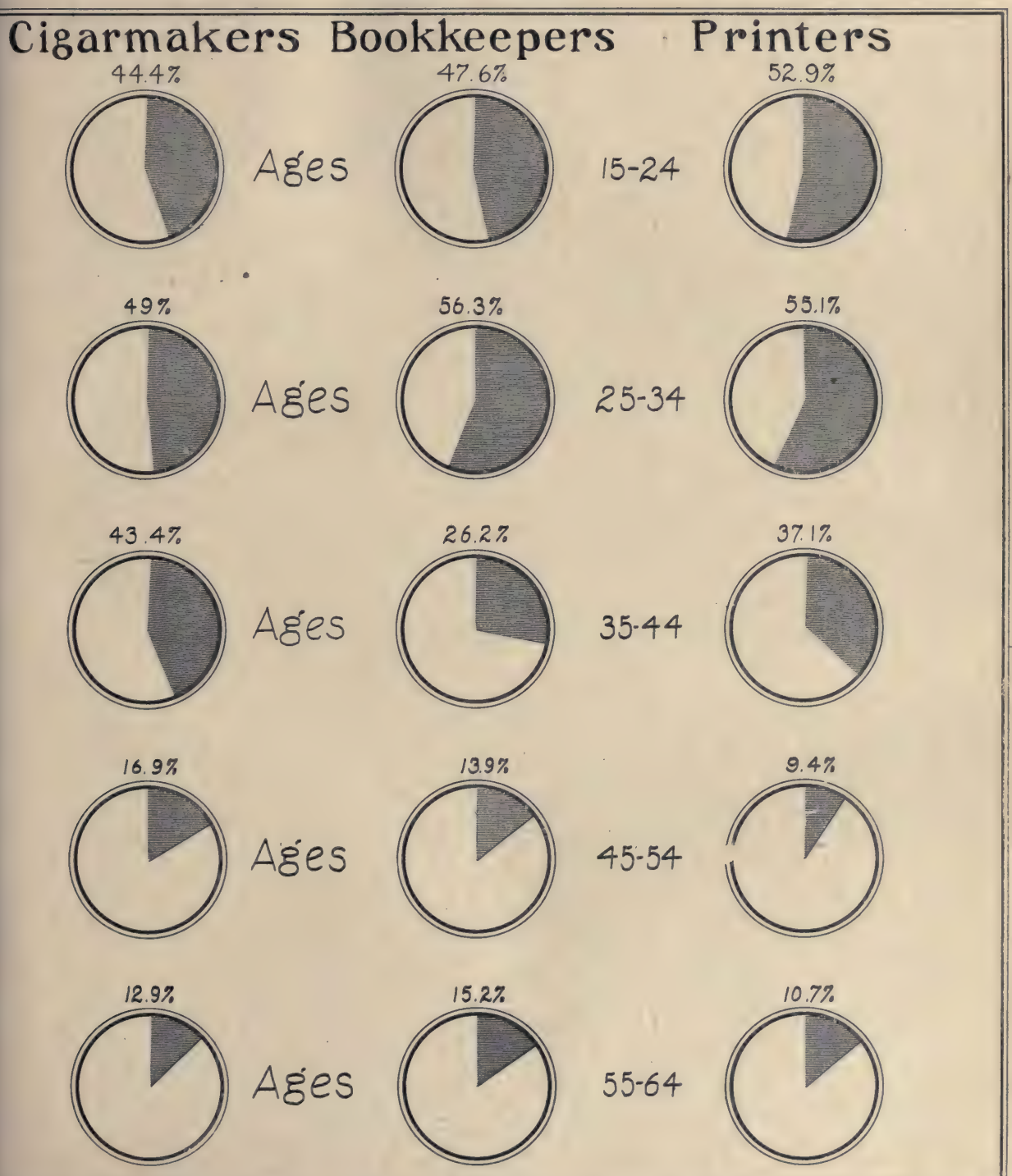
Industrial Experience



The above chart is taken from the splendid exhibit of

following Occupations at different Ages

1897 – 1899



CANADIAN CITIZENSHIP

BY "LEX"

THE subject of immigration is of vast importance to Canada. We do not think enough of it. Indeed, notwithstanding our patriotism, there are many important Canadian subjects about which we do not concern ourselves. Without people to fill up our vast waste places we can never amount to much. The long period of colonialism has unused Canadians to the performance of national duties.

In ordinary years, strange to say, Canada obtains only one-sixth of the immigrants that go to the United States from the British Isles, the Mother Country of Canada. In the year 1900, 189,396 went to the United States, only 42,000 came to Canada. In the year 1901 only 28,000 came to Canada, 16,000 of which came from the United Kingdom. Last year we did a little better than usual; we obtained altogether 123,000 immigrants; but this was exceptional, and may not occur again for years. The same year, however, that we obtained 123,000 the United States obtained nearly 1,000,000. Our population at the last census showed an increase of only 10.25 per cent in ten years, that of the United States 21 per cent., that of Australia 19 per cent. The increase in the population of England, from which country there is a vast stream of immigrants every year, is 12.15 per cent. in ten years. To increase 500,000 in ten years cost Canada $3,000,000. To gain the last 44,697 cost $434,563, over $11 per head. The increase in the population of Canada is fast approaching the vanishing point. In 1881 the increase was 18 per cent. in ten years; in 1891, 12½ per cent., and in 1901, 10¼ per cent.

Now, what is the cause of this unparalleled slow progress in our most material want? There is no doubt it must be attributed to our want of power to make either Canadian citizens or British subjects; we can only make colonists. Nothing else can be alleged, as our country is rich in every commodity that goes to increase the welfare and happiness of mankind. The immigrant fleeing from monarchial tyranny in Europe will not come to a land which has no citizenship to give, when he can go to the United States, be a citizen in five years, and in the meantime make a good living. Men in Canada have been urging this for years, but it was lost on Canadians. However, we are soon likely to hear more about it. The Englishmen who were at Montreal last year, at the Trades' Congress, learned that naturalization in Canada did not make subjects, as they are in England, so they are going to discuss the matter at the Chambers of Commerce Congress, which is to meet in London, on March 9th and 10th, 1905; and they have telegraphed this important fact to the secretary of the Toronto Board of Trade. It, therefore, behooves us Canadians to look into this question.

There are two kinds of citizenship—natural and acquired. There are two doctrines held regarding natural citizenship, one holding that a man is a citizen of the country in which he was born, the other holding he is a citizen of the country in which his parents, or his father was born. In England and the United States the first is the rule, while in France and all the countries where the code Napoleon is in vogue—indeed, in the majority of European countries—the second prevails. Owing to the universality of the second doctrine in Europe, and communications between England and the continent becoming more common and easy, England modified her common law rule by statutes. The earliest makes the children and grandchildren of a British subject, born in a foreign country, British subjects.

Citizenship is acquired when the member or subject of a foreign nation is admitted into the British community and

given the rights of a British subject. This is done either by a special Act or under a general law. The first statute of naturalization was passed in the seventh year of the reign of Queen Anne; and there was a late statute passed in the seventh and eighth years of the reign of Queen Victoria. Under these Acts naturalization was obtained with much less trouble and expense than by Act of Parliament, but they are not so effectual as by Act, as the full rights of a British subject are not obtainable under them. A subject naturalized under these Acts does not acquire the right to sit in Parliament, or be a member of the Privy Council. With these exceptions, however, it was thought the full rights of British subjects were conferred on naturalized foreigners, and that the English Government would protect in foreign countries, including the country of birth, the naturalized British subject against any claims which any foreign government would make on the ground of his native allegiance. Great surprise and discontent were manifested, however, when Lord John Russell, in 1851, sent to all the foreign agents of England, a circular, stating that naturalized British subjects would only be protected, so long as they remained within the British Empire. That is, such subjects would have the right to trade, to hold land, convey, devise and inherit such property, vote, and perform all civil duties, pay taxes, and perform military service, but no protection would be afforded whatever against the illegal or wrongful claims of the country of birth. This reduced naturalization to the status of denization, a status given by the sovereign and revocable at pleasure, but the former was not revocable.

If this construction of the English statutes rendered British naturalization, other than by Act of Parliament, of much less value, it made colonial naturalization worthless. It is true there is an old English statute (1740), which enacts that foreigners who have been naturalized in a colony, on residence therein for seven years, may be protected by the English Government against every country, but the country of birth, the only country it is necessary to guard against; but the main fact stands out prominent and notorious that the circular of 1851 has never been recalled or repealed. No foreigner, naturalized in a British colony, can be entitled to British protection, no matter what injuries he may receive from the enforcement of the Conscription Act or any other law of his native land.

This brings us to the kernel of the question, What rights has a German, naturalized in Canada, should be return to Germany to visit his friends, and be imprisoned to make him perform the military service, which he owes as a subject of his native land. The rule was, and that only a few years ago, that no one could shake off his natural allegiance without the consent of his native country. This was the English rule, and to keep it in force England spent millions of pounds, and sacrificed thousands of valuable lives. The War of 1812-14, with the United States, was waged to preserve this rule intact. England insisted on searching American merchant vessels for subjects, which she claimed and captured though such subjects had become naturalized citizens of the United States.

All this has now been done away with, as there is a convention between England and the United States by which a British subject can throw off his allegiance at any time and become an American citizen. He can also within two years resume his British citizenship; and, reciprocally, the American citizen has a similar right to become a British subject. This convention was signed 13th February, 1871.

There is also a treaty between Germany and the United States, by which a German naturalized in the United States, after five years' residence, in any State of the Union, becomes a full American citizen, and owes no service or allegiance whatever to Germany, his native land.

Canada is outside of these arrangements. Naturalization in British colonies is now governed by the British Naturalization Act, passed on the 12th of May, 1870. This Act repeals all the old Naturalization Acts, but contains and carries on all the old disabilities. No one naturalized under it can be a member of Parliament, a member of the Privy Council, or owner of a British ship, and in the country of birth one is not a British subject unless one has ceased to

be a subject of such country by law, or by treaty. Under this Act naturalization in a colony is limited to apply only so long as the subject remains in the colony. Outside the colony it has no effect. The following is the section of the Act that applies:

"16. All laws, statutes and ordinances which may be duly enacted by the legislature of any British possession for imparting to any person the privileges, or any of the privileges, of naturalization to be enjoyed by such person within the limits of such possession, shall *within such limits* have the authority of law, but shall be subject to be confirmed or disallowed by Her Majesty in the same manner, and subject to the same rules, subject to which Her Majesty has power to confirm or disallow any other statute or ordinance in that possession."

The German, naturalized in Canada, when he visits his native country, can, therefore, be forced to perform military duty in Germany, and no injury or oppression in a foreign country will entitle him to look to the British Government for protection. There is no treaty between England and Germany to enable a German to voluntarily cast off his natural allegiance, and if there were, Canadian naturalization does not apply outside Canada. The same rule applies to every other foreigner that comes to Canada from European nations.

Under these circumstances it will be interesting to learn what the Englishmen in the Chambers of Commerce Congress will say and think of the subject. There is one thing certain, that so long as this state of things is permitted to remain, it will be exasperating irony for Sir Wilfrid Laurier, or any one else to call Canada a nation.

The Wild Life of High Park

By S. T. WOOD

NATURE cowering and shrinking from the relentless hand of the destroyer, seeks safety in the shadow of a great city. Though the fellowship of the great untamed may seem far away, and lost in impossible distance, it is really crowding in all around us. The thrifty farmer may pride himself on the devastation of every square foot of his ample possessions, but there is a place of refuge in the circle of forest life that escapes between the builder on the one side and the cultivator on the other. The escape of High Park has been almost marvellous, for it was not only beset by the cultivator and the builder, but has been for years at the mercy of a committee of the City Council. No wonder that many of its most delicate and subtle charms have disappeared. The wonder is that it has retained so much that is enticing. In hesitating between sorrow for what has been lost and delight for what has been preserved one recalls the sage words of a prominent city clergyman regarding a religious and charitable worker, whose hatred of evil infinitely outweighed his love of virtue. To some remarks on the unlovely characteristics of the criticised, the Reverend Gentleman gravely replied: "But think what he would have been if he hadn't been a Christian!" And so when we contemplate the drained ravine where the lady's-slipper and other rare and beautiful wild orchids have died; when we see the barren and threatened marsh where pitcher-plants used to grow, or the sedge-covered hillside where the burning of the leaves has killed off the blood-root and squirrel-corn, we must think what it would have been if the good Mr. Howard had not stipulated in his bequest that it be maintained in a state of nature. Poor Nature!

The hand of man helps the rough, robust and coarse to destroy the fragile and delicate. Raking and burning the leaves has helped the grasses to kill off the delicate flora of the woods. Clearing out the fallen trees has destroyed the ghostly cancer-root, and converting the oozing water into a ditch has been fatal to some of the rarest wild orchids.

It would not be seemly to attempt anything as formidable as a description of the flora and fauna of High Park. The Park has suffered enough already from industrious systematizing. It is a place to linger, to stroll, to listen, to look, to forget, to "loaf and invite your soul."

The pond has been sadly desecrated and is threatened with destruction, as if there was not enough land to spare a quiet resting place for this oozing water. The oldest inhabitant claims to remember a beaver dam where the Lake Shore Road crosses the outlet. But this wisest of quadrupeds departs with the first indication of permanent settlement, as the wise man seeth the evil and fleeth. The others depart as wisdom gives them understanding. But the muskrat remains heedless of his impending degeneracy into the ways of civilization. He still builds his house of moss and rushes in the pond, and sits out in the quiet moonlight enjoying a clam supper. He burrows and tunnels in the banks, and leaves an occasional footprint where the relentless spade of the ditcher has been at work. When the night is unusually still and inviting, he comes out from the impenetrable shade of the rushes and moves across the still water, leaving behind two long trailing ripples that steadily widen and recede, shedding gleams of silver where the surface had been invisible in the shadows. He moves straight towards the opposite bank, his head straining rigidly forward, and the silent ripples trailing off on either side. Suddenly there is a splash. The round back and snake-like tail appear above the surface, and he is gone, leaving the quivering ripples

to seek the rush-choked margins in widening and widening circles.

The weasel is often met in the Park in summer, although he does not go in the fields where the handball games are in progress. His nonchalant indifference has not been softened by the extension of municipal authority. Even the hunted mink finds safety there. The skunks have dug for themselves a comfortable home near the northern boundary where the fresh huckleberries, and more showy service-berries are in flower, and the sassafras is rapidly creating a dense thicket.

The Park has some of the largest sassafras trees in this part of the Province, and they can be pardoned for standing in a row. These generally diminutive trees have their characteristic odor in every part, from the root to the leaf, and often the accidental snapping of a twig in winter will fill the air with perfume. At one time medical superstition threatened the sassafras with destruction, but the market for its roots is closed.

The woodchuck has not entirely deserted the Park yet, but he goes quietly about his business as is his wont, and is seldom seen or noticed. The mischievous little Arvicola ripariens comes up from the shore under the snow and gnaws the bark of the young trees, leaving them to die in the spring. It is too bad to leave him with such a name and it would be much nicer to call him a shore mouse, only he is not a mouse. Like his cousin, Ageratoides, he does not fear the dogs that waste so much energy in prancing and sniffing in the snow above his head, but his deadly enemy, the shrew, is the terror of his existence. The faint squeak in the quiet evening, when that enemy triumphs, tells of one of Nature's diminutive tragedies. It is a call of kinship to the great world in which the weak are going down before the strong in a seething, unending conflict. How refreshing to imagine for a moment that it is calm in the Park!

The persecuted red squirrel glides among the branches determined to enjoy such life as is allowed him. He scolds and chatters, which is not surprising, and twitches from one rigid attitude to another as if in protest at an unwarranted intrusion.

Before the specimens of the Genus homo are sufficiently matured to devour one another their propensities of destruction find vent on the lower orders of creation. In accordance with this law the squirrels in the Park are plagued, persecuted, chased, tortured, and destroyed. The catapult, the air-rifle, and even the flobert aid in the work of destruction. But we need not complain of the boys, while their parents rake up the leaves, burn the wild flowers, and devise plans for filling up the pond. The grey squirrel wisely shows his disapproval of the way matters are conducted by remaining away. The black squirrel is of a more accommodating disposition, and while prepared to resent familiarity, is quite willing to be admired at a distance. His track is quite common in winter, and he is beautifully conspicuous when bounding over the clean white snow in long graceful leaps toward a convenient pine. It is when Nature's white coverlet is spread over the Park for the sleep of winter; when the kinglets twitter in the upper branches, passing hurriedly from tree to tree like irregular dots against the sky, or descend for a familiar moment to show their handsome red crests. It is when the acrobatic chickadee swings beneath the twigs, and the junco and snow bird gather the seed from the dead mullen stalks that the black squirrel shows to best advantage. His unvaried black requires a background of snow. He is most completely alive when his pretty striped cousin the chipmunk is sleeping away the season in his burrow.

I was once deeply impressed with the familiarity of a chipmunk, a white-throated sparrow and a hermit thrush among some dead leaves under a cedar near the main drive. The chipmunk was gathering seeds to fill his pouch, sitting up occasionally to eat a tempting morsel. The white-throat was scratching and picking among the leaves with the ridiculous seriousness of a barn-yard fowl, and the thrush was not engaged in anything particular. They made considerable noise among the leaves, and none seemed to mind it. But every time I moved a finger, rested a foot, or turned my head, there was a straightening of necks, a frightened rigidity, a rapt

inquiring stare, that would only be relaxed after a long interval of assuring stillness.

However elusive the smaller animals may be, the red deer, the elks, and the degenerate buffalo are always at home in the wire enclosure.

In early spring, before the winter buds begin to swell on the birches, the skunk cabbage, which unfortunately deserves its name, pushes its handsome, pointed cowl up through the thawing mud on the western margin of the pond. Sometimes it has to break the melting ice to make its way to the daylight, but it is determined to be the first in announcing the season of Nature's unfolding. The green leaves of the wintergreen, the pipsissewa, the shin-leaf, and the hepatica, and the partridge-berry, are still frozen solidly in the icy snow. The crows are holding high carnival in the pines on the northern slope, missing the tall lightning-stricken hemlock that remained so long a prominent landmark.

When the inspiring spirit of spring is in the air every day works wonders. While the snow still lingers in the shady places and the frost is in the ground on the northern slope, the hepaticas on the sunny hillsides are raising their woolly bunches of enfolded flowers, preparing to display their delicate shades of white, pink and blue. The rough oval leaves of the trailing arbutus have been exposed by the raking up of dead leaves, and the opening flowers are already giving forth the richest of forest odors.

But a few days and the song sparrows come to proclaim the gladness of spring. The vesper sparrow, more gentle and quiet, has a sweeter, but less varied call, and can be distinguished by the white outer feathers of its tail. The fox sparrow is singing from a concealed perch where the pussies or the willow twigs are pushing their little grey noses from under their reddish brown hoods. The red shouldered blackbirds are perching on the dead reeds of the pond, displaying their glossy uniforms and scarlet epaulets, or trying their shrill voices from the higher branches of the elms. An early blue bird is displaying his rich colors on a lonely and conspicuous alder, while the jay, more handsome, but less vain, is moving industriously among the naked oaks. Phoebe is here already, and darts out from her low perch over the water of the pond, showing that insect life is awake.

We need not expect to see all the birds of the Park, though we visit it every day of the year. About half the species known to exist on the continent have been taken in the vicinity of Toronto, so the list of Park habitues and visitors would be formidable.

Let us look for a few of the earlier flowers. The umbelled spring beauty, frail and delicate as it is, is still to be found. We need not hope for the treat of an adder's-tongue piercing a dead leaf, for the leaves have been raked away. But the delicate drooping flower can be found occasionally. A few bright yellow specks show where the coarser early crow-foot is proclaiming its vigorous life. The blood-root and squirrel-corn have departed.

A few weeks of spring work a wonderful transformation. The catkins have elongated on the alders by the pond. The leaves are expanding on the more responsive trees, and a spirit of new life is in the air. The trilliums, white and occasionally painted, are hiding in the new found shade. The twin leaves of the ground-ginger show where the strange and almost uncanny purple flower is hiding on the ground. It seems to have returned in defiance of a sentence of banishment. Violets, purple, yellow, and white, are scattered liberally about. The gold-thread, hiding its treasures underground, is showing a white flower that might be mistaken for a wild strawberry blossom. Other debutantes in white are lingering coyly in the shade. The wood anemone or wind-flower, the early saxifrage, the foam flower, the two-leaved mitre wort, the Star of Bethlehem, and the false toad-flax, are looking for recognition in their peculiar ways, and the umbrellas of the mandrakes are spreading and promising white waxen flowers, certain to be plucked before fulfiling their beautiful mission. The spring cress conceals its delicate flowers in the swampy shade, and the crinkle-root tempts with its appetizing flavor.

The yellow warbler is now sounding the clear melodious call familiar in the city. The hermit thrush is silently moving about

in the shrubbery. A meadow lark sails over with drooping, tremulous wings. The woodpeckers are sounding their distinctive tattooes on hollow trunks and resonant limbs. The veery, scarcely expected so early, is filling the Park with his passionate, charming, melodious call. The brown thrasher raises his richly varied song from a conspicuous perch on the apex of a tapering cedar. Commotion among the sparrows draws attention to the low skulking flight of the northern shrike, as it reaches a perch in the dogwood thicket.

The pond is still revealing its possibilities of life. The sphagnum moss that grows and dies from generation to generation is there in abundance, but the wild orchids that grow parasitically upon it, the yellow lady's-slipper, the habbenaria, the arathusa, all the rich finds of a few years ago, have departed. The ever-interesting pitcher plant, too, is sought in vain. But there is a reward in hunting for these treasures, and in expecting them to come back again. But there is a little swampy pond, south of the Howard residence, where the ram's head lady's-slipper was found last year. A single yellow lady's-slipper was found this year, and the calla lily floats in handsome abundance.

In summer the dense growth of the rushes renews the youth of the pond, and absorbs the refuse from last year's decay. The marsh wren and Carolina rail chatter vociferously, and the "cluck-cluck" of the gallinule is occasionally heard. The kingfisher hangs fluttering over the glassy surface, and strikes where a ripple betrays the rising of a venturesome shiner. The bittern hides in the damp grass, to burst forth with startling suddenness almost from under the foot of an early visitor. Gulls float lazily through the silent air. Even the timid blue heron sometimes rests for a moment in the shallow margin, his white neck outlined against the green. But with the slightest sound or motion the rigidity of his attitude is broken. He springs awkwardly into the air, and with a few spasmodic strokes his pinions feel their natural element, and he wings his steady flight to more congenial haunts.

Many of the warblers pass through the Park on their way northward. Blackburn's warbler, with its orange breast, the black-throated blue warbler, and the black and white warbler, both covered by their names, being among the more conspicuous. The red start, adorned in salmon and black, makes his summer home there, and flits about through the leaves, his patches of bright color glowing like living coals in the deep green shade. The indigo bunting, easily recognized, and the towhee bunting with reddish side, and showing an abundance of black and white, are familiar. The rose-breasted grossbeak pays a flying visit in the spring. The Baltimore oriole and scarlet tanager show the possibilities in lavish coloring. The small acadian owl sometimes flutters across an open patch of sky in the gathering gloom. The nighthawks proclaim the fulness of summer with buzzing notes, from the uncertain gloom, or drop, shaking the air into startling sound with the swift quivering of their descending wings. The cuckoo's gurgling melody is a treat that seems to be growing rarer. Still the Park is a favorite calling-place for feathered tourists, and we need not be surprised at meeting any member of the family from the eagle, the owl, and the marsh-hawk to the topaz-throated humming-bird.

In the full fruition of summer the lupines blossom in rich abundance, suggesting the triumphs of artificial cultivation in their crowding masses of beautiful color. The rock rose stands erect and independent, whether wearing its large or small flowers, and the downy convolvulus shows the contrast between its robust leaves and large delicate white flower. An occasional wood betony can be found, and the spotted touch-me-not, fragile and tender as it is, still lingers by the stream along the ravine. The milk weed and rattlesnake root are growing large and sturdy, with the promise of their characteristic flowers. The yellow toad-flax and bugloss are fighting for possession with the encroaching grass. The aggressive, but pretty vetches, are climbing and struggling for a place, and the blue-eyed grass quietly poses for recognition. In the shade the modest fly flower, or polygala, nestles as if eager to hide its purple back and wings. And looking still closer along the stream we

find the forget-me-not, and the mouse-ear chick-weed. Solomon's seal and the smilacinas, so inseparable that one is named the false counterpart of the other, show their rich foliage and modest flowers on the shaded banks. The wild bergamot is occasionally a pleasant surprise. The columbine, in spite of its beauty, survives to the present day. And the poison-ivy, that unmolested visitant of evil portent, is steadily advancing. One of the finest survivals of the north-eastern ravine is the stately loosestrife, with its delicate tracery of leaves and flowers. Close to the western side of the pond, the beautiful blue loops of the closed gentian may be found. The fringed gentian grows in the drier levels, and the white tops of boneset in the marsh, like the rising stems of the sarsaparilla on the bank, recalls the primitive pharmacopœia of earlier years.

When the oaks and maples begin to take on their distinctive hues of yellow, brown and red, the asters come forth abundantly in many forms and colors. The golden rod splashes the marsh with yellow. The wild sunflower shows an occasional bright spot of color. The rattlesnake root, or wild white lettuce is covered with its rich drooping clusters. And the delicate harebell that was with us all summer still wears its frail and beautiful adornments.

As the leaves are returning to enrich the earth and give back the life they enjoyed for a brief moment it is inspiring to see the witch hazel bushes break out with picturesque yellow flowers. This is but an outward and visible sign of the life that silently and impalpably pervades the earth and air. The leaves fall, the birds pass over to a kindlier climate. A flock of wild geese moves steadily southward, a geometrical form of black dots against the pale autumn grey. But the moist warmth of Indian summer is instinct with the mystery of life. It pulsates in the myriad seeds that invisibly strew the ground, in the perennial roots and deep buried bulbs that defy the frost, even in the fallen leaves that nourish the growth of coming seasons, renewing Nature's perpetual youth. "There is no death, what seems so is transition."

At M'Kim's Cabin

By THEODORE ROBERTS

I.

GABE Bear, the Milicete guide, pointed toward the lonely cabin in the little clearing. Lord Nutberry followed the indication of his companion's finger with an exclamation of thankfulness.

"That's him," announced the Milicete. "That's MaKim's camp. Good fire, good bunk, good supper!"

"The trapper must be at home," remarked the Englishman, easing his rifle to his other shoulder.

Gabe shook his head. "Maybe, an' maybe not. Good fire kep' goin' for papoose."

In single file, as they had journeyed since noon, they crossed the frozen brook, passed through the fringe of straggling birches and alders, and crossed the drifts of the clearing to the cabin door. Gabe rapped on the planks with the handle of his belt-axe. "Hi, there, in there, let's in!" he called.

There was a silence of nearly a minute, and then the men heard a light foot-step, and a child's voice asked, "Who is that?"

"Ol' Gabe Bar," replied the Indian.

A bolt grated, and the door was pushed slowly open. No sooner had the Milicete got inside than the inmate of the cabin rushed into his arms.

"Good Gabe," he cried, "I was so lonely."

He was a little chap, not more than six years old by Nutberry's knowledge of such things. He was straight, and clear-eyed. He had been weeping for hours past, but now he was all laughter and questions. He helped Gabe off with his pack, and dragged Nutberry's snowshoes away from the fire. He acted the host to perfection.

"I'se glad you come," he said. "It gets dreffful quiet and empty like 'round supper-time, when my dad don't get home till late."

Nutberry had by this time pulled off his blanket-coat, his mittens, his fur cap, and his moccasins. He drew forth his silver cigarette case, marked with his crest and arms, from an inner pocket, and lit a cigarette. The little fellow fixed his eyes upon the bright case, and opened them wide with wonder.

"Wat you tink of him, hey?" enquired Gabe Bear.

"Very beautiful," said McKim's papoose.

Nutberry smiled at him.

"'Pon my word, little boy, you have a slow time of it, haven't you? But you are a brave little chap, I can see that. D'ye like stories?"

The boy nodded. So Nutberry, who had a pretty imagination, and several small nephews at home in Kent, told fairy tales until McKim the trapper returned from his long and desolate round. The senior McKim welcomed the unexpected guests warmly. He was a quiet man, big and lean, and better-equipped, mentally, than most woodsmen. He was a Scotchman by birth, but had come to Canada in his early manhood. Six years ago he had lost his wife, and now it seemed to him that six years ago the sky and woods had lost their colors, and the sun had begun to throw red shadows.

The trapper's sad face lighted up at sight of the grinning Milicete, the big Englishman, and the merry face of his child. He and Gabe straightway set about getting supper ready. Nutberry, finding a note-book in his pocket containing a few unused pages, drew some pictures of foxes, and cariboo and other wood-folk for young McKim's edification. He invented stories to go with the pictures. After the rough meal was over McKim put his son to bed. The child fell happily to sleep, to dream of the wonderful things disclosed to him by the good sportsman. And in his hand, grasped tight, was the silver cigarette-case.

Before the cracked and red-hot cooking-stove, the three men sat and talked far into the night. Nutberry told of adventures in

distant islands, and old, foreign cities; of the sea and the lands beyond it; of countries where summer never fades, and cattle are never stabled; of brown men, and veiled women, and temples with golden domes. Donald McKim listened with relish. Gabe Bear grunted skeptically, but did not miss a word. He was proud of this big and wealthy charge of his—prouder, in thinking him the finest liar that had ever hunted moose, than he would have been had he known the stories were all true. In his turn Gabe told stories of the northern wilderness, and for a wonder he told the truth, feeling that any imaginative flight on his part would fall so far short of Nutberry's eastern adventures, that it would not be worth while. Donald McKim related, in broken sentences, the story that lay next his heart. It was a sad and bitter one, for it was of the death of his beautiful young wife by the rifle of a jealous backwoods ruffian. The man, whose name was Strickland, had been his enemy for years previous to the tragedy. He had forced his unwilling attentions upon the girl years before she had met and loved McKim. She and her father had both despised him. Two years after her marriage to McKim, the coward had shot her, accidently, perhaps, for McKim believed himself to have been the intended prey.

"But I can never forget those two years," said the trapper, simply, "and, as I believe in God, I know as how she be waitin' for me at the end of the trail."

Early next morning, while the dawn was still blue, and before the sun was up, Lord Nutberry and Gabe Bear left McKim's cabin, continuing their search for game. Archie awoke, to take up once more his life of loneliness, and Donald McKim set out again on his solitary round, and his sweet, sad dreams.

One day, late in the following spring, a lumberman came to McKim's cabin on Frying-pan Brook, with a package of mail. It consisted of illustrated magazines and three books of fairy tales for young Archie McKim, and a letter for the trapper. The letter was from Lord Nutberry. It was short, though kindly, and contained a check of fair proportions. Part of the letter was as follows: "Give the boy a chance. Let him go to school in some town, near enough for you to see him now and then. I shall be glad to send you more money, for schooling costs, and when he is grown-up and successful he may pay me back."

II.

When Archie McKim was twelve years of age, he was taken to the nearest town and given into the charge of a mother-hearted maiden lady by the name of McDonald. Miss McDonald lived on a quiet street, possessed a small property, and had known Donald McKim in Scotland. More for the sake of the Scotch blood, I think than for the trapper's money, she gladly undertook to look after Archie as if he were her own, to feed him, pet him, and to see that he got to school in time every morning, and said his prayers every night.

"I'm much obliged to you, Christie," said Donald McKim, and he made all speed back to the wilderness. He did not like the town, with its doors and windows everlastingly watching one, and no chance to brood over one's memories and dreams. It was in the wilderness that he had first met his wife. Within the circle of the forest shadows they had lived together for two years. That was all of life for McKim. Even now she sometimes came to him, unseen, and as quiet as the wilderness, with a promise of a real life and the old companionship, after death.

Before sunrise, while the eastern sky was a pale green, with fading stars, like jewels, hung above it, and night still lurked in the forest, the trapper set out to tend some far-lying traps. He carried a rifle under his arm. His breath went up like white smoke toward the whiter stars. All the wilderness was asleep. The beat and scrape, beat and scrape of his snowshoe rang with startling clearness across the frozen silence. The east lightened and glowed. Even the higher stars faded one by one. At last the sun, strangely red, topped the hills of spruce and thrust shafts of fire into the voiceless valleys. The trapper sped on, heeding none of these things. The day grew. The face of the sun whitened. The sky arched in the world with a dome of pale, unshaded blue. There was no sound in all that world of

white and sombre green save the crisp, unfaltering challenge of the trapper's long shoes. Toward noon Donald McKim rested. He glanced behind him, along the narrow trail. Was that a voice—her voice—calling his name? He straightened, and turned in his tracks, his muscles suddenly startled to eagerness, and his eyes wide and alert. No; it was but the voice of his heart carrying on its foolish dream. His breath returned to him with a sob, and the brave light in his eyes darkened as suddenly as it had sprung. He looked up. The sky was gray and the sun but a clouded disc, no bigger than an eye. The great trees seemed to be listening, frozen there in ponderous attitudes of expectancy. Then there arose a sound out of the breathless air, so faint, so far and thin, that the trapper wondered if it was his spirit alone that heard it. It was like the blind groping of a wind in the innermost heart of the forest.

"I will push along," said the trapper. "There is plenty of time."

He had not accomplished so much as a dozen paces before he was halted, and again transfigured by that silvery call. He turned and with a glowing, unreasoning eagerness at his heart, strode back along the white trail. Twice again he heard her voice, and he answered, "Julie, Julie," until the heavy forests thrilled with the cry. The sky darkened. The wind galloped across the swaying towers and through the black alleys of the forest. But the trapper sped along with no thought of sky or winds. Several hours later he reached his cabin door, groping and stumbling through the drifting storm. The vision of Julie had lured him from death.

III.

Archie McKim spent several months out of every summer in the woods with his father. In his school work he advanced rapidly. His general progress, by the time he was seventeen years of age, warranted a college course, and his tastes pointed to engineering.

The trapper, who had been unusually successful at his occupation, willingly supplied the funds. There was no pleasure for him to be bought with money, but he wanted his son to win a wider horizon than the circling spruces.

During the first year at the small, provincial university, Archie distinguished himself as a draftsman, though his class work was not above the average. He made many friends among the students and professors, but had little in common with the people of the town. He was a hard reader, not only of the books and subjects prescribed for the academic course, but of everything that caught his fancy. Lord Nutberry, with whom he corresponded, kept him supplied with most of the new English fiction, and, let it be said to his credit, he considered most of it poor stuff. But he had Stevenson, Irving's "Sketch Book," and Mrs. Gaskell's "Cranford," always at hand to raise his benumbed spirits after his attacks upon the mental breakfast-foods supplied, predigested by the more modern manufacturers of fiction.

The assistant instructor in mathematics was something of an artist, and as Archie had felt a leaning toward the making of pictures ever since the night Nutberry sketched the caribou for the delight of his infant eyes, he set to work to learn all that the instructor knew of figure and landscape drawing. He soon distanced his teacher, for his work possessed a dash and originality that placed it quite beyond the class of sketching-as-a-polite-accomplishment. He sent a few of his efforts to Nutberry, and that nobleman's appreciation was quick and sincere. Archie had a friend, a senior, who was bitten with the desire for literary fame. Ever since his freshman year this youth had contributed aimless but useful prose and verse to the college magazine. But at last his ambition got the better of him, and he decided to storm the high and austere ramparts of the big publications of New York. He opened the campaign with a mild little love story (should he see it now he would assure you it was written by another man with the same name), and Archie made three drawings by way of illustrations. In due course the manuscript and the drawings were returned, but in a polite note the editor requested the name and address of the

artist. Months passed, and then came the manuscript of a story to Archie, and a request from that editor for two full-page illustrations. The price was named, and in it young McKim saw a way pointed out to the making of a honest living by work that he loved.

IV.

Donald McKim died early one April evening, after a short and painful illness. Two men from a nearby lumber camp were with him at the last. Archie was at this time in New York, living quietly and working hard. The letter containing the sad news, reached him by the morning delivery. He was in his shirt-sleeves, and had been working at a nearly completed sketch in black and white. His drawing-board stood on a desk by the slanting window; but he turned from it, still holding the open letter, and stumbled toward the big chair beside the fire. The snug room was heavy with an unfamiliar chill. What comfort was there in the merry fire and the thick, bright curtains? It was as if the hand of the Unsuspected One had grasped him, in the glow of his work, across the miles of forest and snow, city, village, and voiceless wilderness. Death—away back there amid the hush of the circling spruces! He could think of it only as a cruel enemy—as a foe whom neither skill nor courage could outwit.

As soon as the snow was out of the woods, Archie returned to the isolated cabin on Frying-pan Brook. He took along with him axe and rifle, provisions, and the tools of his craft. He warmed the desolate room with leaping, snapping fires. He piled fresh fir-tops and warm blankets in the bunk. Still the place refused to take on the old cheer. In time he became accustomed to the loneliness. The trees that hemmed him in were always companionable. Once a week he tramped to the nearest settlement to get his mail and to buy bacon and coffee. He made the journey along mossy logging roads and elusive blazed trails. He even planted some potatoes before the cabin, and in the felling and splitting of his fire-wood learned to take both pride and pleasure. A pair of woodpeckers cut themselves a nest in a great rampike behind the cabin. A squirrel adopted the ridge-pole for its lookout. The smoke-colored moose-birds learned his meal times and the flavor of his cooking. And all the while his work progressed, and took on more simplicity and truth.

One evening as he sat on his rough threshold, musing pleasantly and watching the red fading lower in the west, the report of a rifle clapped out on the far side of the brook, and a bullet hit the log beside his head. Almost before he knew what had happened he found himself kneeling on the cabin floor, with his rifle and cartridge-bag in his hands. A choking anger burned in him. What had he done to any man to be shot at like a vicious dog. Then he remembered the manner of his mother's death. With eager fingers he slipped the long, thin cartridges into the magazine of his rifle. Then, springing to his feet, he dashed from the cabin, sprawling behind the nearest bushes, just as a second bullet ripped into the brown wall. It was darker now, and his quick eye caught the spurt of flame in the thicket across the stream. He fired at the flash, and then crawled several yards to one side. Again came the messenger of death, this time clipping a leaf from the covert out of which he had just slipped. Again he answered, snapping back at the tongue of red flame.

He waited, lying prone, alert and scarcely breathing. The seconds passed, and the minutes. The night darkened, till it lay black along the underbrush and purple in the spruce tops. The stars came, pale and soft, to the pigeon-gray sky. Fire-flies lit their sudden, sailing lamps along the black ramparts of the alders. A night-hawk twanged and swooped above him. Some shy, small wood-creature ran, with damp, nervous feet, across his hand—the hand that lay in the moss and gripped the rifle. The minutes passed, and the hours. At last he moved from his retreat and returned to the cabin.

Young McKim spent most of the following morning in beating through the underbrush for some trace of his unknown enemy; but he found none. He did not stir far from his door that day, and always moved furtively, rifle in hand. When he made his next trip to the settlement for supplies he spoke of the incident of the shooting to

the storekeeper. "That was Jim Strickland, or I'm a Dutchman," exclaimed the man. "Why, he was through here that same mornin' actin' out like an idjit. He swore he'd have a shot at Donald McKim; and when we told him about—well, how that your father wern't livin' now, he jes' laughed. Guess he'd gone bad in the head. He's bin away from this part of the country for years and years."

"Have you seen him since?" asked Archie.

The storekeeper shook his head, as he returned the slab of bacon to its nail.

"He ain't passed back this way," he said.

When the occasional maples among the spruces took on their autumnal liveries of crimson and scarlet, and the more frequent birches theirs of palest gold, Archie McKim latched the cabin door behind him and returned to civilization. Back to the fret and toil of the cities he took the content and clearer vision of the wilderness.

In October came Lord Nutberry and Gabe Bear. Twilight haunted the forest.

"How far from the cabin now?" asked the Englishman, thinking of the good supper they would fry on the cracked cooking-stove—for Archie had written him that fuel and stove would be found ready.

"We make them in one-twenty meenit," replied Gabe. Lord Nutberry sighed happily, shifted his rifle, and quickened his brisk and plucky stride.

Twilight deepened to dusk. There was a nip of frost in the air. The earlier stars blinked far and cold above the black spires of the spruces. Now and then, as the light failed more and more, the man stumbled, or butted into stumps.

"We're off the trail," said the guide. "Fool injin me."

As he spoke he turned—and just then slipped through a fringe of fern and bushes into a dark hollow. Nutberry, hearing him clawing and muttering, laughed heartily.

"You are a choice guide," he admonished mildly, "but the quicker you pick yourself up the sooner we shall feed."

"Just, then, with an exclamation of fear and disgust, Gabe Bear clambered from the hollow and sprawled against the peer's stalwart legs."

"What the devil?" ejaculated the sportsman. "Dead man! Bones!" chattered the Melicete.

Nutberry's heart was as stalwart as his legs, and so, though he felt a nasty sensation of cold down his spine, he crawled between the bushes and lit a wax match. When the little flame held steady he looked into the hollow. There, sprawled something black—yes, and white. Bones and rotted clothing. Gabe came close to him. He lit another match.

"Rifle too," whispered the Indian, pointing with his finger.

"We must look into this. Come on down," commanded the other.

While Gabe scratched and held the lights, Nutberry, clinching his jaws, examined the torn and decayed garments. Foxes had helped time with the body. Among the shreds of cloth he found a black wallet. This contained a few bank notes, blistered and dirty, and of inconsiderable denominations. Gabe picked something square and white from the ground. It was a glazed card, and printed on it Nutberry read—"James Strickland—Spring Mills—Benton's Corner—Mass."

"Strickland—what? Him Strickland," cried the Melicete. "It was him shot Donald McKim's little squaw."

"But what is he doing here?" asked Nutberry, slowly.

"Maybe McKim's papoose shoot him," replied Gabe.

"Not Archie McKim," protested the other.

"Maybe. Why not. D— good enough for him," retorted Gabe.

They burned the card and the bills. They scattered the wallet in all directions. They buried the bones in one spot, and the rifle in another. It was late when they lit the fire in Archie's cooking-stove and prepared their simple meal.

"If Archie never speaks of it, I'm sure I won't," mused Nutberry.

EGERTON GREEN, TRAMP

By FRANK D. FABER

CHAPTER I.

IT was noon-day, and the muddy water in the sluice was almost at ebullition point under the direct rays of the sun. Dick Preston lay on his back in the elusive shelter of a blanket, supported by pick and shovel, and tried to size up the situation differently to the obvious. It was serious. Romance, to most people—who don't know—is an essential detail of mining, or the reverse. Dick had got all the mining experience he cared for, and felt that his share of romance hadn't panned out well. Hard work for months on end isn't romance. Neither are semi-starvation, lonely spells of sickness, and the destruction of hope—not to the person chiefly interested. If any romance was due at this date, he would be rather surprised. His partner in the claim, Holy Joe, had departed as soon as he had found there were no returns. Having put no capital into it, and about as much hard work as would pay for half his grub and tobacco, he had signed a paper relinquishing his interest, with the abandon of pure benevolence. With similar characteristic generosity he had cursed the claim and things in general. If Dick could have got an assistant now, he would have felt a needed rise in spirits; but he had little cash left, and was reasonably sure that no sane man for miles around would chip in for half a share of merely prospective wealth.

And there he lay on his back, feeling so utterly sick and weary that the bare idea of dragging his aching limbs to work again almost maddened him. With many more, he had started out in the hope of making a lucky strike. Nearly all had departed, but here he remained, obstinately, absurdly toiling, like a madman who digs his own grave to save the sexton trouble. Fact was, he was bound to civilization by two verbal contracts, which were each as strong as life. The first, a vow to his little sweetheart to bring back piles of wealth; the second, to the friend who had financed him, to repay the loan with interest. The money was gone, and the little girl further than ever away. It was heart-breaking; for he suspected—knew as by second sight—that somewhere down below were lying veins of yellow, that spelt much more than gold—life, and love, and honor.

A faint rustling caught his ear, as if of someone cautiously approaching, or a rising breeze kissing the heavy dust—events equally unlikely in this heat and desolation. No one ever came over from the camp now that he was "broke" and despondent. Still, what could it be, this intermittent sound, unless it were something clothed moving? There was a cough behind him, and he raised himself on his elbow with a jerk. At first, through his swollen eyes, he thought that he viewed some swell prospector. Then he laughed aloud, which seemed to do him good.

The stranger's weak but ruddy features assumed a timid, propitiatory smile. He was a small, slender man, with grey moustache and imperial. The fact that he had recently shaved would alone have made him peculiar among a bearded community; but his costume also was calculated to mark his kind. A long, ragged, linen coat hung loosely from his narrow shoulders, displaying beneath a blue and white striped singlet and voluminous overall pants. He carried his boots in his hand. Tramp, from the airy straw hat to the horny sole of his foot; and the very idea of such an exotic in the neighborhood of a mining camp was ridiculous.

"Excuse my intrusion," he piped, in a meek but dignified falsetto. "I approach with some—ah—diffidence, for down below

yondah they would not listen to me. 'Skip' was the expression I was greeted with."

He cast round an experienced eye for food and hostile canines.

"'Skip!'" he continued. "They actually pointed guns an' revolvahs at me. Awfully inhospitable."

"It's a way they have," said Dick, good-humoredly. "When a man's got gold in sight he don't want strangers around smelling it. I might have been a hog, too, if things had panned out."

"Then you haven't had luck, I take it? So, Sowwy! Could I trouble you foh a bite of—ah—anything solid? Abundance of watah in these pahts; but one requiahs more substantial—ah—nutriment foh a change."

"Come along," said Dick, smiling, "I haven't seen a man to speak to for a week."

The tramp followed to Dick's shanty, with the gait of one accustomed to ambulate with the least expense of exertion.

"Reach to anything you like," said Dick, sarcastically, as he placed soda, bread, cold salt pork, and a bottle of whiskey and water before the guest. "I prefer a smoke myself. It's not so heating."

"I don't take spirits," said the tramp, "so you will excuse me, though it may appeah stwange to wefuse."

He ate moderately and in a refined way, while Dick watched him with growing interest and kindliness.

"How did you strike this gay region?" he asked.

"Ah," replied the tramp, "you may well inquiah, but I have been all ovah the continent. I have visited othah countries. That was when I had money. I spent it—threw it away. Now I am what you see, but quite content. I shall always travel."

"You are well educated, too," said Dick.

"Fairly," said the tramp; "I could speak two foreign languages once. Now I speak my own with difficulty owing to modern slang. But my life is the same every day. What of your own, if I may inquiah without rudeness?"

"Oh, guess!" said Dick, with a sudden savagery. "I don't mean to be rude, but you touch me on the raw, man, with your waste of education, money, and all the rest. I haven't got money to go home and get married even. I oughtn't to say it, but what good is your lazy life to anyone—even yourself? Don't answer. I'm rough, that's all."

The tramp raised a rather pale face.

"I'd prefer to make an answer—an incomplete one," he said, mildly. "I offah no excuses; but you will gwant that there are men weakah than their fellows. I was one of these. I have committed no crime. I simply allowed my fwends to take the money they were scheming foh, an' foh the most paht they got it legally, without flagrant dishonesty. I was welieved of the money I did not need, an' of the fwends who lost all intewest in me. So I twavelled. That is all. I envy no rich man. I would like to buy something fwom the pooah man at his own price."

"Will you buy half this claim?" said Dick, seized with a sudden idea.

"You ah joking, or you have not perfectly undahstood me," answered the tramp. "I am poorah than youahself. But you can sell out to some company foh a decent figgah, suahly."

"Good figure for the company," said Dick, bitterly. "You don't know the companies. They would wait till the claim was abandoned and jump it. That's about their figure. But I asked if you would buy half?"

"I don't undahstand you, weally, my boy."

"Will you work for a half share?"

"Work? My deah young fwend, you don't weally think that I can work?"

"Will you work a month for a half share?"

"Upon my honnah, it would kill me!"

"Will you work even a week for a half share?"

The tramp pushed the food from him angrily.

"If you put it that way, sir," he exclaimed, with disgust, "you almost compel me to what is most wepugnant to my inclinations. Whetha half youah claim is worth anything, or much, I am ignorant, an' also careless. I wouldn't bend willingly

to pick up a fifty-dollah nugget, but you have treated me as a man—as a gentleman—an' I will twy to oblige you. But I will have a contwact in black and white, and in my own words."

"I'm afraid I have no ink," said Dick, a trifle nettled.

Then for the first time, a dark suspicion flooded his mind, as the tramp produced an indelible pencil and a fragment of clean paper from what appeared to be a worn letter-case, and scribbled a few words with remarkable deftness.

"Please fill in the number of the claim, an' sign that," he said, passing over the document.

"*In consideration of Egerton Green working for me for one week only, I agree to give him an equal half share of all the profits whatsoever arising from my mining claim, Number .....*

"*Signed this ninth day of July, 1900.*"

Dick read it over once. He read it again. Then adding the number—846—he signed.

"I may be giving myself away, partner," he remarked, "but that's the deal I mentioned, and I stand to it."

The tramp took the paper carelessly, and was about to replace it in the letter-case. He started.

"Richard Pweston!" he exclaimed, loudly.

"That's my name," replied Dick, with surprise. The tramp was shuffling among the contents of the case.

"Richard Pweston! Claim 846!" said the tramp.

"Richard Preston," echoed another voice, in contrasting bass, from the open door. "Is this Preston's claim, 846?"

"Come in!" shouted Dick, with exasperation, now sure that he was the victim of a deeply-laid plot.

The tramp shrank into the furthest corner, as if to avoid Dick's indignant glance.

CHAPTER II.

A bulky man, smoking a bulky cigar, strolled in and took a seat on the corner of the table.

"My name's Coalthorp," he said.

"I know it," answered Dick.

"Perhaps you also know that I am President of the Great Cæsar Mining Company?"

"I do," replied Dick.

"Good!" said Coalthorp. "Now, we are extending our property, and are disposed to buy you out, merely because your claim would be in line. Will you sell?"

"I'll think of it," said Dick. "What's your offer?"

"Well," said Coalthrop, "I can give you $500 cash."

"I believe it," said Dick. "How much more?"

"I'm not here to bargain," said Coalthorp. "Have you struck a lode, eh?"

"Not yet," answered Dick, truthfully.

"Oh, but you have expectations since my arrival? You will be disappointed, sir. But, as I said, we don't want the property divided, even by a barren claim, so I'll give you a cheque for $700."

He brought out his cheque-book with a flourish.

"Don't trouble," said Dick, disinterestedly.

"Eh? Well, you'll be sorry in a minute. What's your idea?"

"I have an idea that I want more."

"That so? It's a very common failing. People die that way, sometimes. Now, when you have a chance to get out with your expenses don't be foolish."

"Very well," said Dick, "I won't."

The President opened his cheque-book again.

"Seven hundred, then?" he said.

"I don't think so," replied Dick. "That would be foolish—taking expenses, you know. Try again."

"You think I've come to waste time," said Coalthorp, swelling with rage and rising, "but you're wrong. Now, I'll give you one more chance, as I want to close this to-day. Take $1,000 or leave it."

"Well, I ain't particular to a day or two," said Dick. "That's the difference. To-morrow you will want this claim as much, or more, and I won't want to sell any cheaper. If I don't get a very fair offer

to-day, I've a strong presentiment the price will go away up—that's all."

"What do you call a fair offer, man?" shouted Coalthorp.

"I'll tell you how it is," said Dick, extemporizing. "I'm taken by surprise, and I've hardly made up my mind yet. You see, you've been talking so small that quotations are depressed, flat. They'll swell up, naturally, sooner or later. Sooner, I hope. The claim's well situated—you know that as well as I do. I think there's money down below. So do you, if I'm not mistaken."

"I think there's money down below many places," said Coalthorp, with a sneer, "but I don't pay fancy prices to find out. What do you want for the claim? Come!"

Dick hesitated. How much would the man give? Was the claim worth more than he had been offered? How much more dare he hold for? He would risk asking $5,000, anyway.

"I'll take fi—"

"Fifteen thousand dollahs—excuse me, partner," said a high falsetto, that drowned his own voice. Coalthorp jumped to his feet.

"Who is this—this—?"

He stammered into speechlessness.

"Twamp," supplied Egerton Green, coming forward with a bow. "Quite cowwect, Mr. Ira Coalthorp, and I am not ashamed. I can look you in the face, observe."

"Look another way," said Coalthorp, with an oath, raising his fist. The tramp did not flinch.

"Hands down!" said Dick. "The man's my partner. I was forgetting—that's the truth."

"Truth!" blurted Coalthorp. "What does this mean?"

"I hardly know," answered Dick, "but I know I took this man as partner just before you came. Perhaps he can tell you as much—or more. He seems to know the value of the claim, anyway."

"I see," said Coalthorp, "a tramp thinks he has picked up some information he can turn to advantage. Gets in with you, either on the quiet or by selling his story. It's all the same, which way. He knows nothing. I took you for a sensible man. Keep the claim to yourself, if you're wise."

"Too late," said Dick. "I made the offer of half myself, and if it wasn't in writing, it would still go."

"Thanks, partner," said Egerton Green.

"So," said Coalthorp, "you please yourself. You keep your respectable partner and lose $5,000."

"You would have agreed to that sum, then?" said Dick, with manifest regret.

"Stick to the $15,000, partner," remarked Egerton Green, calmly. "It's more wespectable, too when you have a wespectable partner like me to pay."

"The man's mad," said Coalthorp, "I pay no such sum as $15,000, Preston, and you know it."

"How would you like to pay $20,000? asked Egerton Green, with quiet emphasis.

Coalthorp turned as if bewildered.

"Curse you! Who are you?" he shouted.

"Egerton Green is the name I travel in," said the tramp; "but I have another."

"I thought so," said Coalthorp.

"But it is of no great importance, I hope, at pwesent, Mr. Ira J. Coalthorp."

"I see you've picked my name up."

"Yes, with other things. You expwess it, exactly, sir. But the mattah of impohtance is this: We want $15,000, and I can give you good weasons foh the pwice."

"I tell you, Preston, your partner's crazy."

Dick was beginning to think so, too.

"Weason one," said the tramp, "the claim's worth it. Weason two, you intended to pay $15,000 foh it. Weason three, you are about to pay that sum foh it. Do you follow me? I have papahs heah to prove what I say. Shall I pwoduce them?"

He brought out his old letter-case. Coalthorp's face lost some of it's florid color.

"Exhibit number one," continued Egerton Green, "a lettah fwom youahself signed 'I. J. C.,' to anothah individual. It was blown wight to my feet. That's one of the things I picked up. Listen to what you say heah: *'We've got to buy Richard Preston's claim, number 846, if we pay*

$15,000. Great Central lode runs with a dip right into his working.' By the merest chance I stwike this vewy Richard Pweston, and he offahs to give me half his claim as wages. Heah is exhibit number two, the contwact in question. I didn't know Pweston's name till he signed. That contwact gives me a voice in the disposal of the claim, an' I say we hold foah fifteen thousand."

Coalthorp indulged in a long laugh.

"Tramp's logic," he said merrily. "The letter may have been written by anyone, and I don't acknowledge a line of it. As to the agreement to share in the claim and talk rot, why should I pay more attention to you, Mr. Tramp, than to your partner?"

"I will be sowwy to pwoove that to you, and to make you acknowledge youah lettah," said the tramp.

"Very disobliging," laughed Coalthorp. "Any more documents in reserve, Mr. What's-your-name?"

"One only," said the tramp, "if you must have it, and it will show you how much more familiah with my name you used to be. See! There is my weal name on a cheque for $10,000, but stwange to say, I did not wite it myself. Do you know me now, Coalthorp? It is chance—all of it. Chance—you forged my name years ago. By chance I found the lettah. By chance I have something to sell, and by chance you are going to pay the pwice. Queer, isn't it, the $10,000, together with the $5,000 you offah, makes our pwice, $15,000. By chance, finally, Coalthorp, I am a twamp, and you are a wespectable millionaire. Shall we intefeah with the affaihahs of Fortune, or will you sign a cheque foah $15,000?"

Coalthorp's nerve had deserted him. He consented without words.

. . . . . .

Dick hardly slept that night. His painful toil had borne sweet fruit at last. $7,500 would be a little fortune, though he would have liked more. He did not envy his curious partner. Without Egerton Green he would have accepted $5,000. Egerton really deserved more than half.

"Are you awake, Egerton?" he shouted.

There was no reply. In the growing light shadows still hung, like giant cobwebs, in the corner where the tramp had slept, but he was gone.

With a cold chill, Dick opened the book—his Bible—where the cheque and agreement had been placed. They were safe.

There was also the tramp's contract, cancelled by himself, and a note.

"Dear Dick," he read, "I cancel the silly contract by my own free will. Pleased at your luck, but I wouldn't work anyway. I told you I wouldn't bend my back to pick up a pound nugget, and that I liked to buy something of a poor man at his own price. You were too modest in fixing a price, so I'll have to do so, and I won't see you again in this world if I can help it, as you might set me to work.

"Your true friend,

"EGERTON GREEN."

Dick's romance had come at last.

Insurance

How Much Insurance is it Profitable to Carry?

THIS is a question which must frequently present itself to every young man who has taken out a policy of insurance. A great number of answers might be given to this question, corresponding to the almost infinite variety in individual circumstances, but a few general principles will be sufficient.

We will start out upon the supposition that the young man is able to save or lay by at least one-third of his yearly income. A prominent life insurance man gives it as his opinion that one-half of this amount can be profitably expended in insurance leaving the other half, if you will, to accumulate for investment in stocks, bonds, or real estate, although there is scarcely any other form of investment outside of life insurance which can be so conveniently made in small payments.

A sixth part of one's yearly income may at first glance seem a large proportion to devote to insurance, but due consideration must be given to the fact that insurance offers to the young man the only means of protection to his earning power, which is often his sole capital or stock-in-trade during an extended period of time.

With the present improved forms of life insurance policies the young man is enabled not only to secure the future of those dependent upon him, but to enjoy an additional sense of security from the knowledge that he will in due time receive a sum of money which bears a definite and satisfactory relation to the amount of premiums paid.

A prominent authority upon this subject is responsible for the statement that "Many men make a mistake in not adequately insuring their earning power. It is a common thought of those who earn a couple of thousand dollars a year that this sum represents all the life insurance they need. The fallacy of such reasoning is apparent the instant you compare the earnings of $2,000 at prevailing rates of interest with the annual income of the wage-earner. That is why I have said that a large portion of a young man's income should be invested in the purchase of life insurance.

"If you hear a young man say that he is not going to buy any life insurance because he can invest his money so as to make more out of it than a life insurance company can, ask him to answer this question: 'Who is going to guarantee that you will live long enough to carry out your plans of investment?' If he replies, 'Oh! I am willing to take that risk," you can remind him that it is not himself but those dependent on him who are taking 'that risk.' Life insurance does not guarantee that any man will live for a definite period; it only guarantees that it will pay for his life an equivalent which shall be proportionate to the amount of premium that he has invested in the policy. No young man can afford to 'take that risk' so lightly spoken of; but if every young man will let some strong life insurance company insure his life, if he is insurable, the future welfare of those dependent upon him will be secured beyond peradventure, and his road to success will be easier to travel."

Relation of Life Insurance to Success.

MY opinion is that a young man should take life insurance at the earliest possible time; that he should take as much as he can conveniently pay for, and should increase it as his income increases. For these opinions I offer the following reasons:

Because this investment inculcates habits of thrift in the investor.

Because the young man who makes it places himself under a voluntary compulsion to lay something by every year.

Because there is nothing safer than a conservatively managed life insurance company founded on scientific principles; there can be no "run" upon such a company during times of financial disturbance.

Because the chances are that some day he will marry and need the insurance to protect the future of his family; he will be wise if he obtains it while he is known to be an acceptable risk.

Because it will increase his self-respect and self-confidence; it will strengthen his reputation also, for business men will judge youthful character by such a token of thrift.

Because an endowment policy, at any time after it is three years old, will furnish to the extent of its value the very best collateral for any security that may be desired.

Because (and this is the paramount reason) life insurance is the only way in which a comparatively large estate can be immediately created by the payment of a small amount of money. It protects all that a young man has that is valuable, in the same way that fire insurance protects a building. The chances are 99 out of 100 that the building will never burn. The chances are 100 out of 100 that such a life insurance policy as I have recommended will be paid within a stated period of time. The payment will be due either by the completion of the endowment period, or previously, by death.—JAS. H. HYDE, *Saturday Evening Post.*

Insurance and Income Tax.

RECENT despatches from England contain a news item of very special import to all interested in life insurance. It appears that the English law provided that where a person invested one-sixth of his income in life insurance in English companies, that portion of his income should be exempt from income tax. Those insured in colonial companies doing business in England were not so exempt. Colonial competitors were thus placed at a disadvantage. This disability has been removed, and now British and colonial companies are all on the same basis, with a decided advantage over American competitors.

The NATIONAL MONTHLY is on record as opposed to Canadian companies spending so much time and money in foreign fields. We believe that our best business is right at home—best for ourselves and certainly best for our policy-holders as well as for our country in general. At the same time we want to see Canadian companies given an equal opportunity in any field they may choose to enter. As far as England is concerned this has now been conceded, and Canadian companies can, if they will persist in so doing, get English business on an equal footing with British companies wherever found.

To us the attitude of the English Government towards insurance and the income tax seems of vastly greater importance. The fact that if a man will invest in insurance a sixth of his income that portion will be exempt from taxation is of the utmost significance. It most clearly indicates the desire of the English Government to offer every encouragement to a man to make provision for his family, even going so far as to set aside ordinary law in the matter of the taxation levied for carrying out the general purposes of the state.

A part of the work of the state is the maintenance of property rights. Courts of justice and prisons are a part of the machinery, and no unimportant factor in the expense of government. The maintenance of charitable institutious constitutes another expense item. But if a man will provide for himself and family by life insurance the state will not tax the money so invested.

It is clear that the state by such an action says to the individual: Provide for yourself and your dependents and the state will not require to do so. Nor will the state require you to pay for such protection as it would if you did not of your own accord make such provision.

It is a splendid point for the individualist and for that financial independence which we persistently advocate in opposition to the "something for nothing" principles of the much-vaunted charitable organizations.

It is further the greatest possible score for life insurance. Investment in gilt-edged stocks will not give this exemption, neither will bank deposits. If you would avoid the taxation of your income to the amount of one-sixth of its total, invest in life insurance. For insurance has been singled out as the one best means of providing against you and yours some day requiring the assistance of the state in its charitable institutions or even its offices as performed in its maintenance of prisons and asylums.

To the unobservant and to those who have not made a study of the immediate connection between failure to secure financial independence and the intervention of the state in some of its more or less harsh phases, such a view may seem far-fetched. But the deep student of social economics recognizes the most intimate relation between financial dependence and dependence on the state in some form or other.

Independence and life insurance are practically synonymous.

Canada, the Land of the Moose

Canada is the land of the moose. In some districts of the United States he may be found, but to the great natural preserves, the primeval forest to the north of the settled districts of the Dominion, the big game hunter always turns, when he longs to bag one of the monarchs of the woods. The march of civilization has been to the West and the northern lands remain as ever they were. To them few people penetrate, and in them the moose lives, thrives, and according to the best opinion multiplies.

THE RESULT OF A GOOD SHOT

Strict game laws protect him, and except for a short period in the fall his life is in no danger

September 1st the open season begins in British Columbia and the Province of Quebec, with the exception of the counties of Ottawa and Pontiac.

September 15th New Brunswick is thrown open, and October 1st the counties of Ottawa and Pontiac are ready for the sportsmen.

Ontario is divided by the main line of the Canadian Pacific Railway. In the northern section the moose are fair game after October 16th, but if they cross to the south of the track they are not in danger till November 1st.

Considering the law as it stands, the two best regions in Canada for the moose hunter are the St. Maurice Valley in the Province of Quebec and the district back of Kip wa, close to the boundary line between Quebec and Ontario. Both are easily reached, and as far as certainty is possible in the matter of sport, the hunter who visits them may safely indulge in anticipations of victory.

The man who can get away by September 1st will be well advised to take the Quebec branch of the Canadian Pacific Railway for Three Rivers and change cars there for Grandes Piles. Here the track ends, but the steamers of the St. Maurice River Navigation Company run eighty miles up stream to La Tuque and will carry him into the heart of the wilderness. He will take his le ve of civilization and plunge into the woods—the natural habitat of moose, caribou and black bear, and intersected in all directions by teeming trout streams.

If October 1st is a more convenient time for a holiday, Kipawa will be open to the sportsman. It is reached very easily by the main line of the Canadian Pacific Railway from Montreal to Mattaw , or from Toronto to Mattawa via North Bay. From Mattawa a short branch runs to Kipawa and the moose country is entered. There is a hotel near the station where guides, canoes and outfit can be hired, and streams lead off in all directions into the woods. As a matter of fact, there should be no need of an extended trip, as the record of our recent expedition shows. A sportsman left Montreal one night, was at Kipawa by noon next day and saw two bull moose the same evening. He could legally shoot only two moose in a season, and as their heads were not fine enough for his rather eclectic tastes he let them go undisturbed. He had no cause to regret his deliberation. One week he was in the woods and never struck camp; six chances he had and took two, killing magnificent animals. Yet he had never been five miles from the railway.

BRINGING OUT MOOSE HEAD

The country north of the Canadian Pacific Railway in Ontario is equally well stocked with game and equally well reached by the railway. But the work here is a little harder. One may not shoot before October 16th, and the guides are accustomed themselves to get along on so little that they expect those who accompany them to rough it rather more than they might wish. Still it's a grand country of nearly virgin forest with game more plentiful than in the old days.

South of the Canadian Pacific Railway in Ontario shooting begins so late, November 1st, that the moose have left the streams for their winter quarters, the yards on the hardwood ridges, and hunting is hard work. Consequently, the St. Maurice River Valley and Kipawa are the most attractive regions for the moose hunter.

THE LISZT

STYLE—A.

There is one characteristic of the LISZT PIANO which stands out prominently, that is tone ; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

It is an instrument representing the embodiment of the latest modern thought in piano construction.

The case design, reflecting an artistic colonial spirit, delights the eye of the refined, and it is the ambition of the company to maintain a high degree of excellence in beauty of design.

In Mahogany or Walnut, overstrung scale, 7 1-3 octaves, three strings, repeating action with brass flange, three pedals, double fall-board, patent noiseless pedal action, full desk.

Length, 5 ft. 3 in.; width,2 ft. 2 1-2 in.; height, 4 ft. 8 in.

THE LISZT

SHOWING ACTION

Showing the action with hammers and keys in position. They are of the very best Canadian make, possessing all the latest modern improvements.

The action embodies the full brass flange.

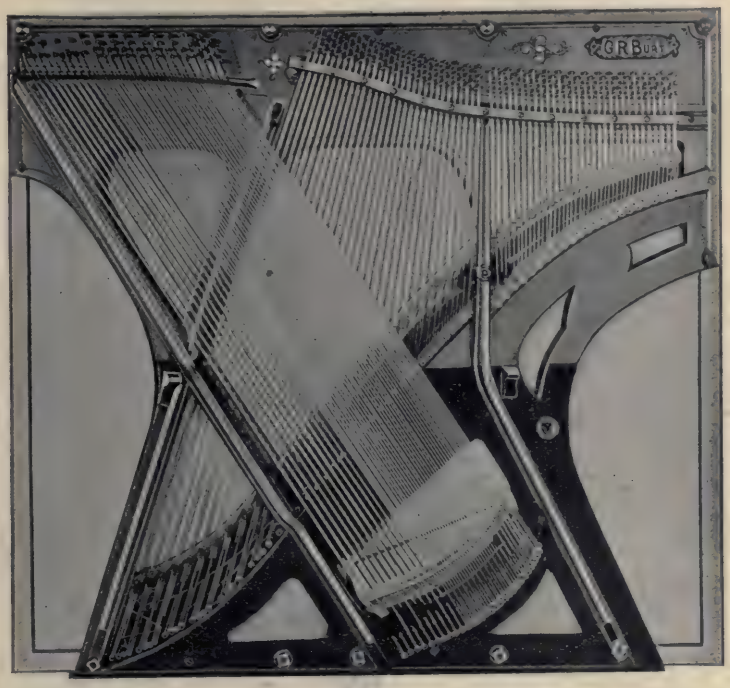
The hammers are of the best German felt.

The keys are made of the best ivory and the sharps are of ebony.

The pedal action used in this piano is a patent, non-squeakable, spring action, which obviates that disagreeable noise so often found in pianos.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.



THE LISZT

SHOWING FRAME

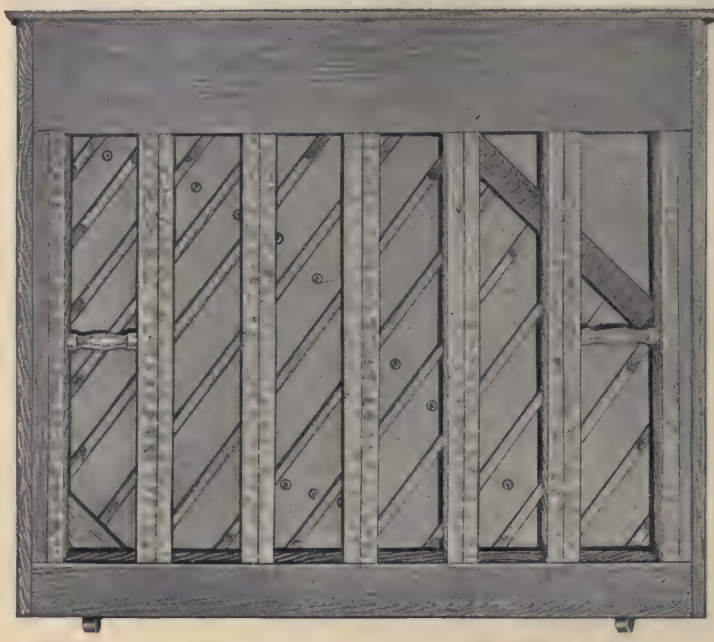
The frame, with heavy iron plate bolted to back, and with strings in position, also showing iron support for key bottom.

The metal plate used in our pianos is braced with a view to equal distribution of the immense strain of the strings, so that one part of the plate is not bearing more than its proportion. The improved scale ribs of iron cast on plate ensure a beautifully clear treble.

The strings are of the very best German music wire, and wound with copper in bass section.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.



THE LISZT

SHOWING BACK

The back is made of the best hardwood and oil finished, the wrest plank or tuning pin block is glued together with layers of hard rock maple crossbanded, which thus renders splitting of wood or loosening of tuning pin an impossibility, and ensures its remaining well in tune.

The Liszt Piano Co.

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Royal Insurance Building,
27-29 Wellington St. East.

C. McL. STINSON,
LOCAL MANAGER

Telephone Main 839

Since organization, twelve years ago, this Company has paid in cash to members **$3,034,722.51**. All **withdrawals** have been **paid promptly**. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th. 1904.

To Members:

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to $768,063.43, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	844,832 68
Municipal Debentures and Stocks	190,758 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance, etc.	3,345 82
Accounts Receivable	945 99
Furniture and Fixtures	8,343 26
The Molsons Bank	201,735 25
Cash on Hand	5,470 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company**, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, G. A. HARPER, } Auditors.

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1893	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,000.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " **1903**	**2,087,977.03**	**768,063.43**	**65,000.00**

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.
A. T. HUNTER, LL.B., Vice-President.
V. ROBIN, Treasurer.
E. BURT, Supervisor.
R. H. SANDERSON, Building Inspector.

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61-65 Adelaide St. West
TORONTO

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855

Head Office, Montreal

Capital Authorized - - - - - -	$5,000,000.00
Capital, (paid up) - - - - - -	3,000,000.00
Reserve Fund, - - - - - -	2,850,000.00

BOARD OF DIRECTORS

WM. MOLSON MACPHERSON, President. S. H. EWING, Vice-President.
W. M. Ramsay, J. P. Cleghorn, H. Markland Molson, Lt.-Col. F. C. Henshaw, Wm. C. McIntyre.
JAMES ELLIOT, General Manager.
A. D. DURNFORD, Chief Inspector and Supt. of Branches.
W. H. DRAPER, Inspector. H. LOCKWOOD and W. W. L. CHIPMAN, Assistant Inspectors.

Branches: Acton, Que., Alvinston, Ont., Arthabasca, Que., Aylmer, Ont., Brockville, Ont., Calgary, Alta., Chesterville, Ont., Chicoutimi, Que., Clinton, Ont., Exeter, Ont., Frankford, Ont., Fraserville, Que., Hamilton, Ont., Hensall, Ont., Highgate, Ont., Iroquois, Ont., Kingsville, Ont., Knowlton, Que., London, Ont., Meaford, Ont., Montreal, Que., Montreal, St. Catherine St. Branch, Mar. & Harbor Branch, Jacques Cartier Sq., Montreal, Que.; Morrisburg, Ont., Norwich, Ont., Ottawa, Ont., Owen Sound, Ont., Port Arthur, Ont., Quebec, Que., Revelstoke, B.C., Ridgetown, Ont., Simcoe, Ont., Smith's Falls, Ont., Sorel, P.Q., St. Marys, Ont., St. Thomas, Ont., Toronto, Ont., Toronto Junction, Trenton, Ont., Vancouver, B.C., Victoriaville, Que., Wales, Ont., Waterloo, Ont., Winnipeg, Man., Woodstock, Ont.

AGENTS IN EUROPE—London—Parr's Bank, Ltd., Messrs. Chaplin, Milne, Grenfell & Co., Ltd. Liverpool—The Bank of Liverpool, Ltd. Ireland—Munster & Leinster Bank, Ltd. France—Societe Generale, Credit Lyonnais. Germany—Deutsche Bank. Belgium, Antwerp—La Banque d'Anvers. China and Japan—Hong Kong and Shanghai Banking Corporation.

AGENTS IN UNITED STATES—New York—Mechanics' Nat. Bank, Nat. City Bank, Hanover Nat. Bank, The Morton Trust Co. Boston—State National Bank, Kidder, Peabody & Company. Portland, Maine—Casco Nat. Bank, Chicago—First Nat. Bank. Cleveland—Commercial Nat. Bank. Philadelphia—Fourth St. National Bank, Phil. National Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin Nat. Bank of Milwaukee. Minneapolis—First Nat. Bank. Toledo—Second National Bank. Butte, Montana—First Nat. Bank. San Francisco—Canadian Bank of Commerce. Portland, Ore.—Canadian Bank of Commerce. Seattle, Wash.—Boston Nat. Bank.

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Men's Winter Overcoat

$9.45

The material is a rich Oxford Grey Cheviot, in a smooth finish, also grey, with self stripe ¾-inch apart, purely all-wool material.

Cut and made as either of the two models represented in the accompanying cut, K1 being 44 inches long, and K2 50 inches long.

Cut loose and roomy, with broad, concave shoulders and close fitting collar, lined with fine venetian lining and mohair sleeve lining, finished with silk velvet collar.

K1

K2

For $9 45 we give you an OVERCOAT which is easily worth $12.50.

Sizes up to 44 - - - $9.45

(Larger than 44, $1.00 extra for each additional two inches)

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STANDS FIRST in the Liberality of its Policy Contracts—In Financial Strength—In the Liberality of its Loss Settlements.

Total Available Resources, $6,000,000
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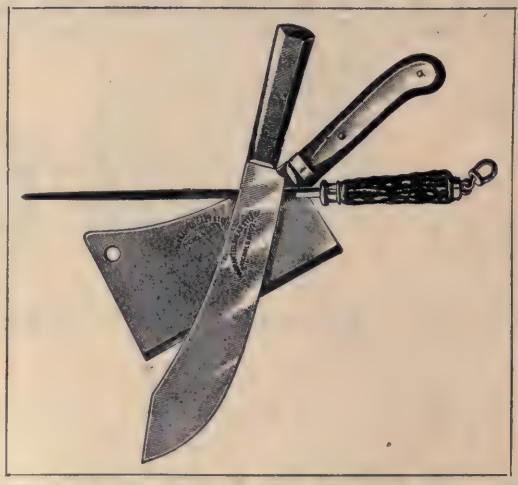

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is built of cold-rolled, patent-levelled, Bessemer steel plate, closely riveted with the best quality rivets, insuring great durability and gas-tight construction. It is lined with asbestos mill board to economize the heat. The ornamentation is rich but easily kept clean.

The Oxford Chancellor is as easily controlled as a gas range, the damper, though very powerful, is simplicity itself. The range may be fitted with grates for wood, or soft or hard coal. Ask your dealer to show you an Oxford Chancellor, or write to us direct for full particulars.

THE GURNEY FOUNDRY CO., LIMITED

Toronto Winnipeg Montreal Vancouver

Extracts from the first Government Report of

THE TORONTO LIFE INSURANCE COMPANY

(Commenced business 28th September, 1903)

The result of THREE MONTHS' work of the Company, terminating 31st December, 1903.

Business written - - - -	$1,352,800
Business in force (31st Dec., 1903) -	$1,269,550
Cash Premium Receipts - - -	$13,988.88
Assets at 31st Dec., 1903 - - -	$86,648.35
Surplus on Policyholder's account -	$52,953.23

The Toronto Life INSURANCE COMPANY

(Incorporated)

JOSEPH PHILLIPS
President

HEAD OFFICE { 243 Roncesvalles
Toronto, Can.

THE NATIONAL
Monthly of Canada

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NOVEMBER 1904

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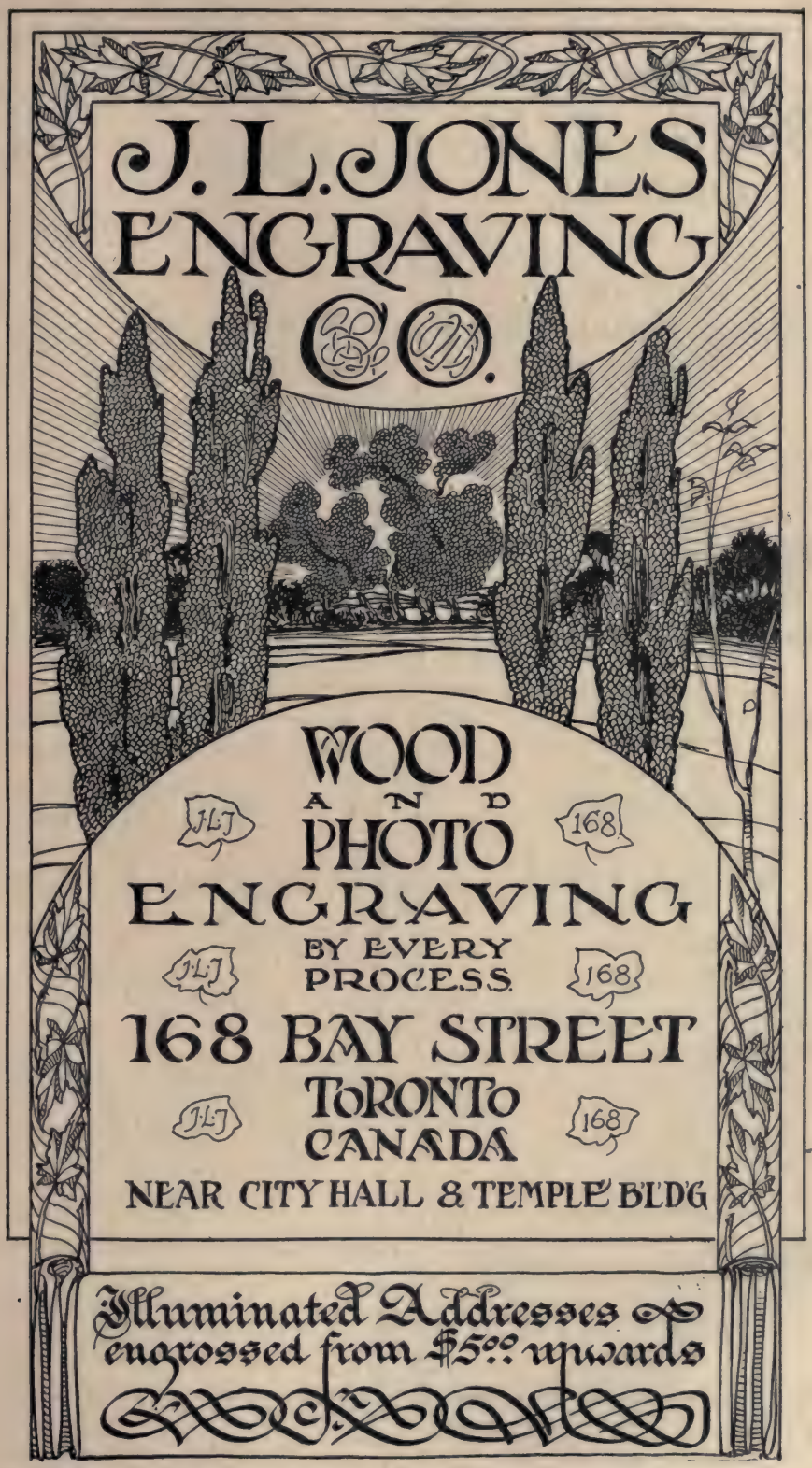
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The NATIONAL MONTHLY OF CANADA

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THE NATIONAL MONTHLY OF CANADA

VOL V. TORONTO, NOVEMBER, 1904 No. 5

TOPICS OF THE TIME

Making a Bid for National Publicity

"CANADA continues to justify its reputation as the best advertised department of the Empire." This is the tribute paid to us by one of the leading newspapers of London, and it largely explains why Canada, compared with other parts of the Empire, is latterly receiving so much attention from the outside world. The NATIONAL MONTHLY has always upheld the policy of national advertising, referring to the matter in connection with the St. Louis Fair only a month or two ago, and the wisdom of such a policy is becoming more and more apparent as time goes on. Canada has of late been prosecuting a definite campaign for publicity, and her example is being closely watched. It is stated that some local governments in the Southern States are about to apply similar methods to various schemes of municipal advertising. Certainly a city or a nation, particularly in a new country, has as much need of telling the outside public about itself as has the individual merchant.

Canada's advertising has so far been done in Britain and the United States. The first move was to establish agencies in the Western States and in London, and these have been spreading systematic reports of the great Canadian West, giving exhibitions of its products, circulating literature, and furnishing free information to prospective emigrants. In addition, the Department of the Interior has at different times organized exploration parties, employed writers to visit and describe the country, advertised in newspapers and magazines, and spent money in making Canada known to the world. All but political capitalists will admit that money thus spent is spent to good purpose, for already it has drawn to our shores thousands of English and American settlers, the kind of men and women we want to live and work with us. The seed has been sowing for some little time, and the results are now beginning to show themselves.

One of the latest experiments, and one of the most ingenious, is credited to the Immigration Office in Glasgow. A large waggon has been sent through the country sections of Scotland, carrying an exhibition of Canadian products, and stopping at every village along the way. Much interest has been awakened by this travelling exhibition, and an increase of Scotch immigration next year is looked for as a result. In such various ways as these, the Department at home, and its representatives abroad, have been advertising Canada and spreading the knowledge of our fair Dominion.

Meanwhile there remains one direction in which Canada is not yet sufficiently represented. There is need of an advertising campaign at home. The proportions, resources, and capabilities of our country are not yet generally appreciated by our own people. We need to travel more within our

own shores, to see more of our national heritage, to read more about our possibilities, and to study more carefully our rate of growth. Such an event as the annual industrial fair in Toronto is an eye-opener to many Canadians, as well as to foreign visitors, showing what is actually being done year by year in some of our leading industries. By all means let the foreign advertising continue, but let us also spread the knowledge and appreciation of Canada among our own people.

New Supplies for the Iron Industry

FOR thirty years or more the American end of the northern shore of Lake Superior has been known to contain vast iron deposits and a great industry has grown up in the mining and shipping of the ore. At one of the Minnesota ports, Two Harbors, there are some of the finest ore-shipping docks in the world, and a fleet of lake-carriers is in constant service to Cleveland, the iron depot. The rock formation in which these deposits are found is traced in a northerly direction, through the Superior peninsula, and in some districts has been highly productive.

It has been recently discovered that a continuation of these ore zones occurs on the Canadian side. On Hunter's Island, in the Rainy River district, important discoveries were made some time ago, but more recently an extension of the same range has been found a few miles east of Port Arthur and near the Lake Superior shore. The new deposits contain ore of excellent quality, in veins from twenty to forty feet in thickness.

Iron men claim that these discoveries will make the industry on the Canadian side of Lake Superior as important as that of Minnesota. Outcroppings of ore are being found in all parts of the district, and development will probably begin at an early date. The opening up of new iron mines along the Superior coast will be especially timely for the steel rail mills at the Soo. From now on there will be an increasing demand for rails and structural material in Canada, and just as the works are starting up it is gratifying to know that an abundant source of supply is assured. The Soo and the Sydney works will have together a minimum output of 300,000 tons a year, and this will all be taken up by the six great railway systems now running or building. Canada will soon be supplying her own steel market, and important developments in the Lake Superior country may be looked for.

Farthest West in Ontario

ANOTHER enterprise in the far west of New Ontario will be the development of power on Rainy River, the boundary between Ontario and Minnesota. A large tract of land on either side of the river has been secured by a syndicate which has undertaken with the Ontario Government to have the power works finished by January 1st, 1907. An immense saw-mill has already been built at Fort Frances, and a flour-mill, with a capacity of 3,000 barrels a day, also on the Canadian side, is projected. The timber supply is said to be sufficient to last twenty-five years. When these various works are completed, several busy manufacturing towns will be built up, chiefly on the Canadian side.

The promoters of this enterprise are a Minneapolis syndicate, who have been operating in Minnesota for some years. The boundary line will play small part in their Rainy River industries. Operations will be carried on on both sides, and the geographical situation and character of the district are such that its natural resources can best be developed in this way.

The entire western extremity of Ontario promises to be the seat of great industries. At the upper end of the Rainy River valley are large agricultural tracts, and to the north, at the head of the Lake of the Woods, are the largest flour-mills in Canada. The country around Keewatin, bordering on Manitoba, is both farming and mining country, and thrifty settlements have already been made along the line of the railway. At the other end of the district are the twin ports, Fort William and Port Arthur, both of which are destined to figure largely in the transportation business between the West and the seaboard. Lumber

mills, grain elevators, and flour-mills have given being to these two prosperous towns, and, as already mentioned, important iron discoveries have just been made only a few miles away. In addition to all these natural advantages, a fact of great industrial importance is the existence of excellent water-power privileges throughout the country, some of which are now being developed. With the material and the power for manufacturing, the far west of Ontario is singularly well favored, and its development will doubtless keep pace with that of New Ontario in the north.

For the Public Safety

WITHIN the last seven or eight months there have been an unusual number of railway accidents on Canadian roads. While many of these have entailed heavy losses of property, the majority have not been attended with loss of life; yet the total of fatalities is sufficiently large to make some remedial measure or system of investigation very desirable. One of the most recent and most serious accidents has been investigated by the Railway Commission through its chief inspector, and such a step suggests that all railway accidents might well form matter of inquiry for the Commission, which could also do splendid service for the public by framing more restrictive regulations under which the railways should run. The practical value and efficiency of commissions has already been proved, and surely there could be no more fitting subject for such a body to consider than a measure of protection for public safety.

In the every-day running of railway trains, as in nearly all our modern appliances and methods, the life of the public rests upon the judgment and faithfulness of a few individuals. We may multiply machines as we will, but the final responsibility is placed with a man. When every precaution is taken in the selection of the men, the only safeguard, therefore, lies in the strictness of the regulations under which they work. Nor is it enough to frame strict laws and rules. The present rules of the roads are very good ones, and probably quite adequate if faithfully carried out; but it is said that they are daily broken, for the sake of making good time, and often with the knowledge of the railway officials. So long as no accident occurs, such disregard of the rules is "winked at," and when an accident does take place the man at fault loses his position.

Whether this charge be true or not would be a part of the investigation which the Commission could take up with public advantage. Some of the lesser accidents never reach the newspapers, and the more serious ones are referred to coroners' juries. Investigation by jury is seldom satisfactory. A much better tribunal is a body of experts such as a Commission may be presumed to include, and before such a body every accident should be inquired into and judged upon. Sometimes the persons most deserving of punishment are high in the official ranks, and the strength of railway influence in parliament unfortunately makes it difficult to reach them. Some way of placing the responsibility where it belongs should, however, be found, for the public safety is a thing that cannot be trifled with.

An Anti-Dumping Move

GRADUALLY the protection idea is gaining ground in Canada. By the recent action of the Government the Canadian manufacturer will be protected at least to this extent, that he will in future be placed on the same terms as the foreign manufacturer, and will not be forced to meet unfair competition. Heretofore one of the disadvantages with which he has been confronted has been "dumping." Manufacturers in the United States have been sending their surplus output to Canada and selling it for less than the same goods were bringing in the home market, thus competing most unequally and unfairly with the Canadian producer. The anti-dumping legislation passed last spring is aimed directly against this practice, and while not being a fully protective measure, will go far towards removing one of the greatest injustices of the present trade situation.

In providing for the practical application

of this anti-dumping law, the Government has created a new office. The customs service will in future include an appraiser of market values, who will have headquarters in New York and whose duty it will be to ascertain selling prices in the United States. This information will be obtained from authentic sources, even where necessary from the salesbooks of the manufacturers or dealers, and will form the basis of customs charges on the goods entering Canada. At present, in case of dumping, duty is paid only on the slaughter price, the invoices showing a charge to the Canadian importer below that of the American market value; but in future, American goods will be allowed to enter Canada only on the same valuation as in their home market. Thus the Canadian manufacturer will be protected against unfair underselling, and in those lines in which he can produce more cheaply than his American neighbor he will have the market in his own hands. For the present, that is the farthest advance made toward adequate protection; and even to be rid of the dumping evil is no small gain.

The appointment to the new office has been given to an experienced newspaper man of Toronto, who is now about assuming his duties in New York. The system under which he will work is a cleverly framed one and much is hoped from it. It is not without its difficulties, however. The dumper may, for example, invoice his goods at full market value, and later forward his customer a cash rebate; but the underselling thus made possible would soon betray itself, and would lead to its own defeat. Dumping and smuggling are twin evils, and neither can live long in the face of a carefully administered law.

Our Hold on the North

CANADA'S rights in the north are to be again asserted. That it should be necessary to do so is a proof that the north is of some national importance. For years past whalers and fishermen from different foreign countries have been cruising in our northern waters and poaching on an extensive scale. The whale and seal fisheries of Hudson's Bay and the Arctic waters are very valuable, and heretofore they have been taken advantage of more by foreigners than by Canadians, to whom they rightfully belong. As a means of remedying this and also guarding against possible future complications as to the ownership of these northern waters and lands, an expedition was organized and dispatched last year by the Government, and a second is now on the way. with the purpose of patrolling the coast, establishing police posts, and asserting Canadian authority in general. It is a step that perhaps should have been taken some years ago, but in her growing time Canada has quite naturally given her attention more to the great West than to the unknown North.

The first of these northern expeditions was made last year in a converted whaling-ship, the *Neptune,* which wintered in Hudson's Bay. Some good work was done in the way of surveying, establishing posts, and making scientific observations, and in the summer the expedition returned to the St. Lawrence. The Government had, however, passed a vote of $200,000 for further protective measures in the north, and a second expedition was organized to relieve the first. The *Arctic,* a German-built craft, refitted and re-named, sailed a few weeks ago, under the command of Captain Bernier, the intrepid Canadian navigator, who has for several years been cherishing a scheme for Polar exploration. The purpose of the present expedition is, with the first, to assert Canada's rights, warn away trespassers, and establish posts here and there of the North-West Mounted Police.

A further step toward tangible occupation of the northland is the appointment of a governor of the Hudson's Bay country, under whom the police will serve. In thus expending money and work and commissioning men, in the far north, the Government very evidently is convinced of its value. Aside from the whale and other fisheries of the waters, there is value in the adjacent lands. It is believed that vast mineral deposits exist to the immediate west and south of Hudson's Bay, and to the east are immense timber limits. It is also not at all improbable that ten or fifteen years hence

Hudson's Bay will form an important part of a new route between the Canadian West and Europe. Such a scheme has been proposed, and is said to depend upon the feasibility of navigating the Bay during the larger portion of the year. To prove this point is one of the objects of the expedition now northward bound.

Millions in Savings

CANADIANS as a people believe in the wisdom of savings. It can hardly be said that they are an extravagant people when the last issue of the Statistical Year Book shows that they had on deposit in one class of savings bank alone, the post-office and government banks, no less than $58,437,986. Deposits in loan and savings companies add $20,756,910 to this, making a total of nearly eighty millions. This means that there lies in the savings banks of the country, to the credit of thrifty Canadians, an average of nearly sixteen dollars to each inhabitant. There could hardly be a more convincing illustration of the principle that little things count up.

It was a good day for people of would-be economical habits when the savings system was originated. There have been banking-houses for capitalists and moneyed men from the early days of our commercial history; but the savings bank has reached its present popularity and usefulness in much more recent times. To-day, however, it has a permanent place among our institutions, and, perhaps, more than anything else it has helped to cultivate habits of thriftiness and wise economy among the people. Before, there was no systematic means of profitably accumulating one's savings, but with our modern system there is both profit and safety.

One of the latest applications of the savings principle is in connection with the public schools. In some of the Toronto schools savings departments have been opened and have proved very successful, and several of the provincial towns are planning a similar addition to their school work. In the town of Galt, where the system was inaugurated some time ago, one very young boy saved $100 in a comparatively short time—an example of the practical value of savings even among children. Indeed an important part of the child's education should be to gain a right and sensible idea of the value of money, and from these school banks he may graduate to those of larger proportions.

The I.C.R. and Public Ownership

THE opponents of public ownership frequently refer to Canada's government railway system as an example to be avoided. The Intercolonial Railway, "the People's Road," has never been a financial success, and for that reason it has called forth much unfavorable comment. But there is a reason for the annual deficit, which connot in fairness be taken as an argument to apply in all cases. The conditions of the Intercolonial are exceptional. Its geographical situation, in the first place, is against it, for it follows an indirect route around the New Brunswick shore, which necessitated heavy cost both of building and operating, and at the same time puts the road at a disadvantage in freight-carrying. Such a route was originally chosen for political reasons, and the political interests of the road have always been more or less in evidence. It can thus probably never be made a money-maker, and if the present and future managements can succeed in reducing or removing the deficits they will do as well as can, perhaps, be expected. But since the same conditions do not apply to the average franchise, the record of the Intercolonial is in no way an anti-public-ownership argument.

The People's Road, however, is serving a useful mission as a railway standard. It is claimed to be the best built road in Canada, and it gives in some respects a model service. While it maintains so high a standard, the other roads cannot afford to be far behind, and thus the public receives an indirect return for the deficits. The success or failure of a government enterprise is to be variously measured, and in the present case it is unfair to look for results in only one direction. There is nothing in the history of the Intercolonial to disprove public ownership as a principle.

Re-Planting Our Forests

FREQUENT attention has been called in this and other journals to the urgent need of some practical forestry work in Canada. Our forests, originally the equal of any in the world, are rapidly being depleted and the natural rate of growth is insufficient to make good the yearly loss. It can thus be only a matter of time before our timber supply will be exhausted, unless some adequate measure for re-stocking be adopted very soon. Recognizing this, several districts throughout the Dominion are moving for local re-forestration, and some attention is being given to the matter under the auspices of a Dominion Inspector of Forestry.

In Manitoba an immense quantity of young forest trees were distributed last spring among the farmers, free of charge. These trees had been carefully raised in the Government nurseries, and included various species of native woods. They were sent out to widely scattered districts among some thousands of settlers, with the purpose of testing them on the prairies as wind-breaks. If the experiment proves successful, as it is confidently believed it will, larger plantations of trees will be set out within these protecting hedges. The effort is thus being made to directly interest the farmers in the work of forestry, they being the men from whom most may be hoped for as restorers of our forests.

At the Ontario Agricultural College a director of forestry has been appointed, and a forest tree nursery will be set out, from which it is expected to supply the farmers of Ontario with young trees. At different times lectures are given before the Farmers' Institutes throughout the Province, presenting the need and importance of the movement in a popular but practical form. As a further instance of how forestry is coming to its own, it may be said that a newspaper man in western Ontario has resigned the position he held in order to take a special course in forestry at Yale University.

Abundant Wheat in the West

REPORTS from the West show that another bountiful harvest has been gathered. The wheat crop of Manitoba and the Territories will total this year close upon 60,000,000 bushels, and the quality is of average excellence. It was at one time feared that a considerable percentage of the crop would be injured by rust, and some early frosts also gave rise to anxiety on the part of the farmers and buyers. But the crop has now been harvested in generally good condition, and notwithstanding the rust and frost Canada has another bumper wheat crop to its credit.

It so happens that the crop in the Western States is short this year. This means that Canada becomes the important factor in the market, our best No. 1 Hard probably deciding what wheat prices are to be. An attempt was made earlier in the season to disparage the Canadian figures, some American papers publishing reports that our crop would not exceed forty million bushels, and of a poor quality. When this report reached the market centres there was consternation, for it meant that the winter's operations would be greatly reduced, and even that a scarcity of wheat for home use might be experienced; but other newspapers took the trouble to investigate the matter and to deny the adverse reports, and this denial has been since justified by the harvest. The incident shows that Canada's importance in the wheat market is greatly increasing and points to what we may expect to see ten years hence. It is only twenty-five years since the West was opened up and only twenty years since the railway reached into it, and yet the Canadian West is now holding a leading place in the world's greatest market.

REFORMS FOR THE MILITIA

BY C. A. CARROL

RECENT legislation has been enacted by our Government that will alter materially the method of managing our militia. The contemporary sensation produced by the dismissal of the late commanding officer has revived largely the public interest in matters pertaining to the militia. If aught to the good of the whole organization will accrue, it would be well that such sensations were often repeated. The Canadian militia is a body well worthy of the public interest, for it represents a vital agency for our immediate public safety. It is of paramount importance that the whole force may always be so equipped and disciplined as to render effective service in a national emergency. The action of Lord Dundonald in making a public attack upon his employers may be viewed as questionable in many quarters. Nevertheless though advantage may be sought by the Canadian Opposition through this, the charges made against the militia management and the revelation of deplorable truths are clearly to the best interests of the Canadian public.

The unfortunate circumstances connected with the retirement of Lord Dundonald are now too well known to the public for extended comment. Let it suffice to say that the present Government, deeply censurable as it may appear in the present instance, ought not to be shouldered with all the blame. It was, upon taking office, limited entirely to the precepts of a pre-existing system. The Liberal Government has ample precedents for the course it has recently pursued. The Opposition ought not to talk too loudly upon political issues in the militia, for Liberals have reason to remember a Conservative bureaucracy in what they claim should have been a non-political force. The Liberal Government has merely, in imitating a former course, pushed matters to the point of exposure. It remained for a high-minded soldier, when given a plain opportunity by a badly advised Government action—his curt dismissal—to publish abroad complete details of the prevailing system. While technically insubordinate in the first instance, the country may ever feel grateful for the spirit of his service.

The Canadian militia has been largely in the public eye since the commencement of the British-Boer War. The volunteers from Canada who served through the long campaign have won for Canada a world-wide renown. The era of the citizen-soldier has really begun, and the citizen soldiery of Canada, imperfect as their equipment and organization has been shown to be, stand high among the nations of the world. The mere fact that they have co-operated in the defence of the Empire is a significant factor for future remembrance. During their recent war experience they have shown qualities in advance of the regular forces, especially in mobility and initiative. Therefore the whole force from which these chosen men were drawn ought to be of real interest to every patriotic Canadian. But such is far from the case. Except for the enthusiasm during a national war, or in some political issue, very little real interest is ever shown in the militia, except to vilify the rank and file, and to discourage rather than aid the efficiency of the various corps.

The Canadian militia—it is a lamentable fact to state—has always been a football for the politicians. All the orators of both parties take a whack at it, and the mountains of vapory patriotism during the campaign tour changes to slang-whanging when the period of action arrives. Every vital issue is avoided. The Defence Fund of the country is pared down to the lowest point in order to provide for a prodigal expenditure in some other quarter in which a graft is more easily manipulated. That both

parties have proven alike in this, contemporary history will avouch. There are more things in *Hansard* than even the loyal Opposition will care to see.

The recent legislation contemplates a complete change of the managing system. Questionable and experimental as it may appear to critics, it will be a real boon to Canada if the measure provides against existing political abuses and gives a degree of finality to militia policy. In the past there seems to have been no man of either party fully capable of dominating the militia problems. Sir Fred. Borden has been public-spirited and a reformer in many ways, but as a Minister, he is chargeable with many mistakes. He will, therefore, feel keenly the stress of the Dundonald affair, but his bill removes out of the way the obnoxious general officer, and this "anomalous position," in which the prerogative of the "responsible Minister" is called into question, will no longer hamper the good work of the Government in future military policy. There is one grave abuse, however, that we think the militia bill does not and cannot remedy, nor can it be remedied short of the active cooperation of the Canadian people.

The Canadian militia throughout its various corps and branches, cavalry, infantry, artillery, engineers, field hospitals and intelligence, should in its voluntary enlistment represent the best and most patriotic type of manhood in the Dominion. From a considerable acquaintance with various branches, we fear that this prerequisite of organization is far from being fulfilled. The militia does not command the public respect of the average citizen in many quarters of our country. In the rural sections, especially, a very grievous situation prevails. The commanding officers of the various territorial regiments are obliged to fill their ranks with the very scum of the district when about to proceed to the annual training. The avowedly loyal manhood cannot be persuaded to enlist. Why should a condition like this exist? Who is responsible for this situation? There is but one answer—the Government of the day. It is the duty of the existing administration to so commend the militia service that the desirable manhood will freely enlist, and that more than sufficient recruits of the right sort will present themselves for enlistment throughout the various corps to undergo whatever training is thought fit to make good our citizenship.

Instead of this the ranks of many of our rural regiments, and possibly also a large percentage in the city corps, are of undesirable recruits; men who could not be found or depended upon in a national crisis. It is worse than folly to train them, even though it were well done. Better have no training at all than waste public money in that way. Where is the remedy? Certainly not entirely in an increased scale of pay. That is like putting a premium on cupidity. The pay is not the essential point. Camp should not be held as entirely a profitable holiday. It is fair, however, that the soldier should be remunerated justly, being temporarily removed, as he is, from his daily employment. That is why pay is granted. The soldier should also be well fed and suitably clothed to his proper self-respect, for the uniform must be honored. But the primary duty is to our country, and a true spirit of patriotism should be behind every individual enlistment.

The remedy lies in this most vitally. The public mind should be impressed with the fact that the militia service is honorable service. No Government will ever embark upon a policy of militarism such as antagonistic spirits like Dr. Goldwin Smith might imagine. We look with responsible pride upon our country's safety as dependent upon ourselves in a much larger measure than before. Military law will always consider the adult manhood as members of the militia, whether in training or not. The biennial period of enlistment is merely a provision of selection of the best for the energetic safeguards of the country. But this requirement is not met properly. For a young man of respectable connections to enlist in the ranks, is in many places to put on the badge of disgrace. He is practically looked down upon by his fellows for his association with a body which conveys the notion of vice and immorality. The annual camp is looked

upon as a scene of debauchery and lax behavior, perilous to the moral independence of the average man. It ought to be easy to give the lie to this terribly false delusion. The militia is often most dishonored by those who claim loyalty. They allow no friends to join it. They will hurrah to the vaporing talk of the politician, but otherwise there is abundance wanting. The country should be tired by this time of lip-loyalty. Herein lies the trouble. The action of the Government in so long, and in the face of so many complaints, allowing the enlistment of questionable characters, has lent color to the popular notion, and forced on the issue to a deplorable condition where none other can be induced to serve. Therefore we repeat, the Canadian militia, in all its branches, is a body not well understood by the Canadian public.

Were the truth known regarding the annual drill—whether in camps or city armouries—it is a pleasant and profitable outing for all. One can always find congenial associations of the most moral kind, and even in the hours when discipline is most lightly exercised there are most satisfactory conditions for the average young man of the right class to enjoy. The militia of to-day is quite different from that of a decade ago. The lessons of foreign campaigns are borne out in field instruction, and much is left to the private soldier's initiative. The snobbery of official discipline is not so apparent, and the whole body has gained in efficiency and self-dependence. There is a greater opportunity for the intelligent young Canadian to use his private wits. In fact, we say to every right-thinking young man, for your two weeks' vacation take in the annual training if you wish a really profitable and enjoyable time. The moral direction of camps is in the hands of the Y. M. C. A., and right royally they are succeeding. There need be no danger of corrupting one's morals at any military camp. That is usually done much nearer home. The Government should see that those who have joined the seedy brigade are left at home. In this way room will be provided for a better class. The recent camps are credited with some improvement in the quality of recruits. Let the good work go on. A spirit of *esprit du corps* is badly needed among representative Canadian youth. Let there be no deception in one regard. The corps of cadets in schools and the various boys' brigades are very well in their way, but they do not represent the militia unless the participant moves on to the national organization.

The Canadian militia will continue to exist. It is necessary that at least two per cent. of the male population should be held to the use of arms, both as a surety against foreign invasion or for the suppression of internal disorders with which the civil power cannot cope. It is hoped that an era of world-wide peace is imminent. No one can prophesy with certainty the result. The outcome of the Russo-Japanese struggle is now a foregone conclusion. Nevertheless, it is within reasonable possibilities that a general European war may at some time ensue over the ever-recurring, vexed question, who shall dominate the Orient? The position of the British Empire in such a struggle may well be imagined. Canada, as one of the links of a long chain, will be gravely threatened. "In peace, prepare for war." The best we can hope for is no war. In the meantime improve the militia. Let us have the best possible and most modern equipment, with all necessary instruction in the use thereof. Let there be adequate means for mobilization and necessary stores of war materials, so that resistance effectually secured, met in the first onset, may be vigorously supported in succeeding stages. Perhaps there will be no need, but who knows?

THE LIVERPOOL OF CANADA

BY J. MACDONALD OXLEY.

NEARLY a half-century ago, before the consummation of Confederation, or the exploiting of either the Intercolonial or Canadian Pacific Railways, the late Senator Boyd, addressing the Saint John Chamber of Commerce, aroused the enthusiasm of his audience by saying:

"Looking at our position, Saint John must yet become the winter port of the country. Our connection with Canada will place us in direct line with the projected railways, and Saint John may thus rise to the position of the 'Liverpool of America.'"

It was a bold prophecy to venture in those days, but it has already advanced sufficiently far towards fulfilment in regard to the Dominion at least to amply justify its eloquent utterer.

The completion of the Intercolonial Railway, uniting the Maritime Provinces with Quebec, the construction of the great Canadian Pacific road, which selected Saint John for its winter terminus, then later the absorption of the Drummond County railroad into the Government system, whereby the line was extended to Montreal, and finally the liberal expenditure from both municipal and federal sources upon terminal facilities have established the claims of the commercial capital of New Brunswick to being the winter port of the Dominion, on so solid a basis that even Halifax, her natural rival, can hardly hope to successfully contest them.

Aside from its strategic position, commercially, Saint John resembles Liverpool in being situated at the mouth of an important river, in having particularly high tides, and in the water that fills the harbor being decidedly turbid.

In the matter of approach the Canadian port has altogether the best of it. No other port along the north Atlantic coast is more easy of access in all weathers. There is a straight course from Briar Island, at the mouth of the Bay of Fundy, for sixty miles to Partridge Island at the mouth of Saint John harbor.

The entrance to the bay is eighteen miles wide, and inside it widens to fifty miles, which width, free from any obstructions, it holds all the way to the harbor. There is never any field ice in the bay. The shores are high and bold, and amply provided with aids to navigation in the form of lights and fog whistles.

In its gallant fight for the winter shipping of Canada, Saint John has had to contend with the nearer United States ports, such as Portland, Boston, and New York, which had the trade in their control for generations. That it should be wrested from them without a more or less prolonged struggle was not to be expected, but every season the Canadian port gains ground, and the ultimate issue is beyond doubt, especially if the Dominion Government co-operates, as it is in its power to do, by giving imports through domestic ports an advantage over those coming through foreign ports.

It was just three centuries ago, on a sunny day in June, that the famous French explorer, Samuel de Champlain, furled his weather-worn sails in a snug harbor on the north shore of what is now known as the Bay of Fundy.

He had arrived on St. John's day, and so he gave the name of the Saint to the harbor. But the French never made any permanent settlement there, and at the time of the American Revolution the place was merely a fishing station for some enterprising New Englanders.

Then came the United Empire Loyalists. They were the real founders of the city, and their memory is honored, and their names perpetuated by their descendants with loyal respect.

The situation of Saint John is exceedingly

picturesque, and it is surrounded by a beautiful country, while the river, at whose mouth it stands, is one of the great scenic streams of the continent.

The most famous natural feature is the entirely unique Reversing Falls. The river enters the harbor through a deep gorge only five hundred feet in width. At the upper end of this gorge the river waters are met by a rocky barrier over which, when the tide is low, they tumble in a water-fall, and a series of rapids and whirlpools. But when the tide returns to the harbor it not only overcomes this fall, but rises several feet above the river level so that now there is a fall in the other direction.

In consequence of this remarkable phenomenon vessels can pass the gorge only at half-tide, when the waters of the river and harbor are in agreement.

Probably because of its proximity to the United States, Saint John has caught the spirit of enterprise for which their people are notable, and has always been distinguished by a lively faith in the future.

This was splendidly illustrated at the great fire in 1877, when over 600 business houses and 1,600 homes were destroyed. So fearful a calamity might have seemed crushing, but the sturdy citizens were not overwhelmed. They began at once to build a new city upon the ashes of the old, and the result is a bright, handsome, comfortable city, whose inhabitants now number nearly fifty thousand.

Shipping and the lumber business have been the two pillars of Saint John's prosperity. In the good old days of the sailing ship there were many big firms whose stately craft voyaged to the four quarters of the globe, but since the prosaic steel-plate freighter has supplanted the more romantic white-winged galleons, the number of firms engaged in shipping has greatly decreased.

The bulk of the carrying trade is now in the hands of large steamship lines, which make regular sailings, and the balance goes for the most part to the tramp steamers that are always ready to bid for cargoes to any destination.

The most important shipping house is that of William Thompson & Son. In former days the name of Troop & Son was one to conjure with, but their operations are not now conducted on so extensive a scale, although they are still active in the field.

The steamship lines running regularly to Saint John, either all the year round or during the winter season, are as follows: The Allan, Elder-Dempster (now Canadian Pacific), Manchester, Furness, Donaldson, and Head. The total of tonnage loaded at the port during the winter has risen from 50,892 in 1896 to 275,746 in 1902, and the increase for the future will doubtless be at an even more rapid rate. The total value of exports last year was no less than $15,000,000.

Being at the mouth of a river running five hundred miles inland, and traversing the vast forests of New Brunswick and Maine, Saint John could not fail to be an important centre of the lumber trade. There have always been big mills there, and to-day those of Cushing & Co., Dunn Bros., Hillyard Bros., Murray & Gregory, and Miller Bros. are leading contributors to the handsome total of 237,000,000 feet which represents the shipments for the last fiscal year.

The manufacturing interest has not been so strong in Saint John as might have been expected from the known enterprise of her inhabitants, yet there are a number of substantial establishments such as the Cornwall and York cotton mills (formerly Park's), Simeon Jones' brewery, McAvity's brass foundry, Rankine's biscuit factory, Pender's nail factory, Fowler's tool factory, the Portland rolling mills, and so forth, in which large capital has been invested. These give employment to many people, and their products are widely distributed.

The wholesale trade of the city is also an important factor. In the realm of dry goods the renowned house of Manchester, Robertson & Allison holds the lead, while two other firms of note are Brock & Paterson, and Macaulay Bros. T. B. Barker & Sons is an old established house in drugs, and Emerson & Fisher in hardware. In groceries, C. M. Bostwick & Co. and Dearborn & Co. are the most prominent.

Once upon a time Saint John could boast of having the best book store in Canada, for no other could dispute the title with J. & A. McMillan, but the palmy days of the retail bookseller have gone, maybe never to return, and the McMillans now find wholesale stationery their chief interest.

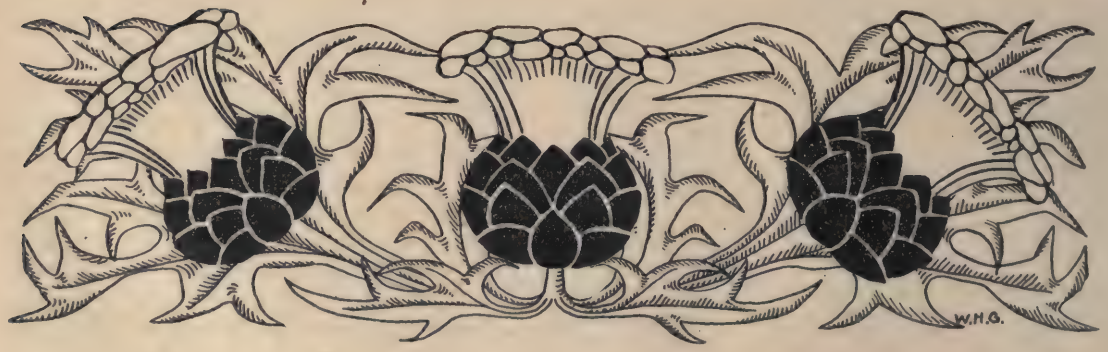
There is only one local bank, the Bank of New Brunswick, but it is an institution to be proud of, for, although not having so large a capital, or so many branches as many other Canadian banks, it has conducted its business with such prudence that for a long time it led the whole list in regard to the proportion its surplus bore to its capital, and as to the rate of dividend.

There are, of course, numerous branches of other banks doing business in Saint John, and the total financial transactions, as shown by the clearing-house returns, increased from $30,350,000 in 1897 to $42,465,000 in 1902.

The affairs of the city are managed by a Council, consisting of the Mayor and fifteen aldermen. The executive officials bear such impressive titles as Director of Public Works, Water and Sewerage; Director of Public Safety; Chamberlain; Common Clerk; Superintendent of Water; and so forth.

The revenue for the year 1902 was $1,671,332, and the expenditure $1,645,054. The municipal balance sheet shows assets having a total value of $5,096,000, and the liabilities, including the funded debt, amount to $3,863,234, there being consequently a comfortable balance on the right side of the account.

Saint John has good reason to regard her past with complaisance, and her future with serenity. With increase of years will undoubtedly come increase of wealth, and of population. Much interest is now being taken in a project for the construction of a dry dock sufficiently large to accommodate ocean steamships. If this undertaking is carried to completion it will be of immense advantage, and whatever exception may be taken to the title at the moment, there is little doubt that ere very long Saint John will establish beyond cavil her claim to be the Liverpool of Canada.



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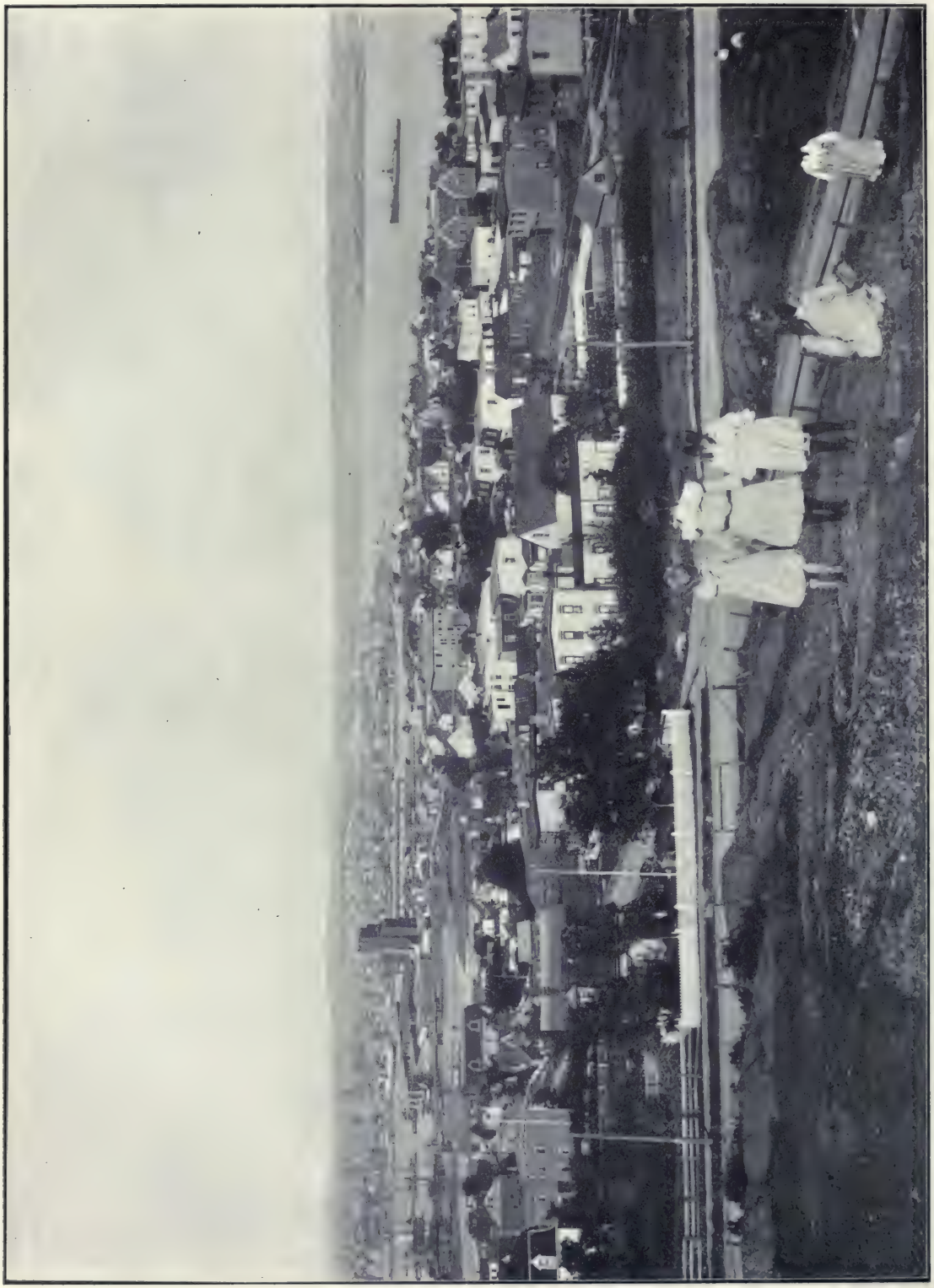
MAYOR OF ST. JOHN, N.B.

D. J. PURDIE, M.P.P.

J. W. DANIEL, M.D., M.P.

ALDERMAN JOHN McGOLDRICK



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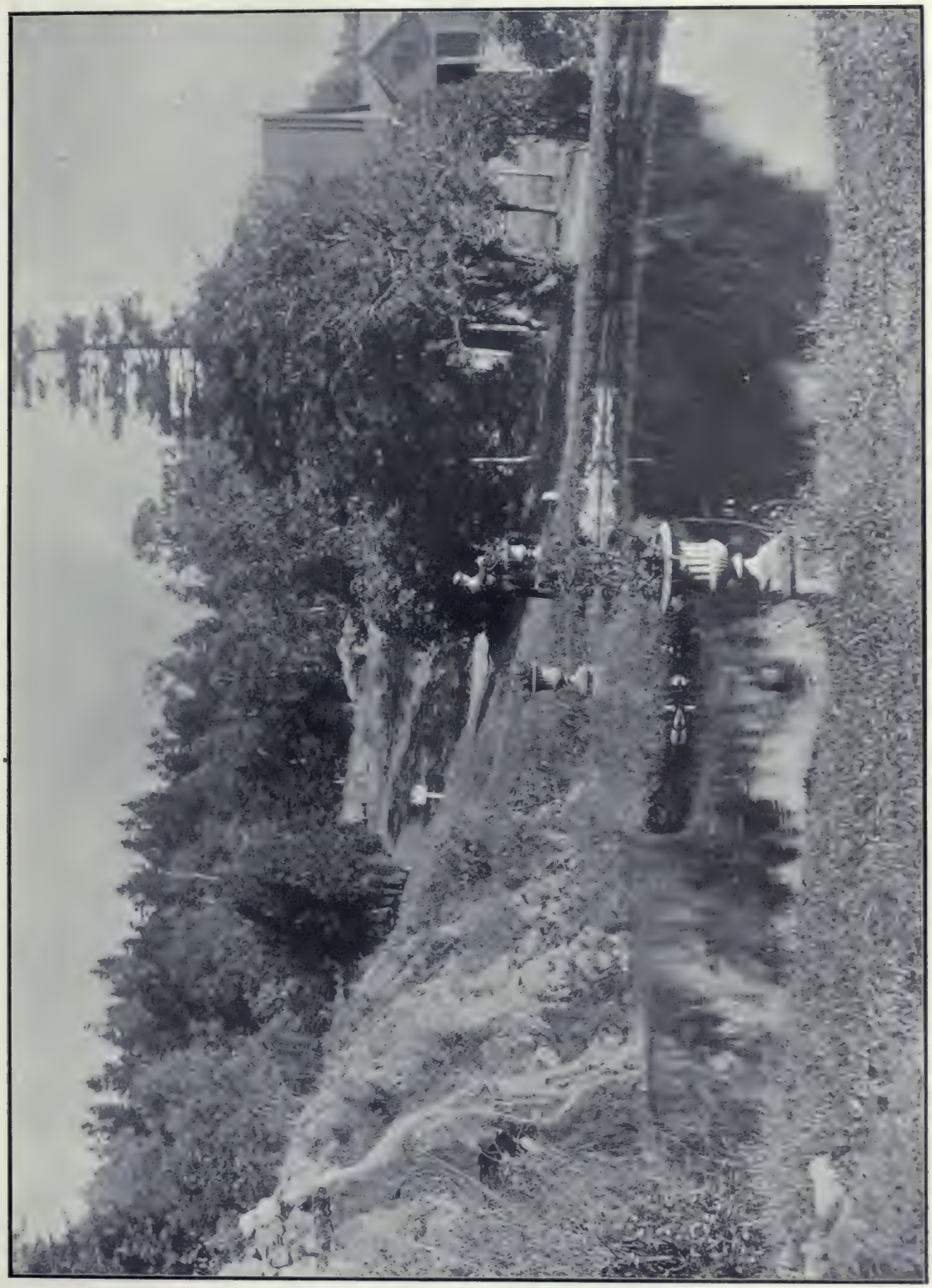

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THE INDUSTRIAL STORY OF CANADA

BY AUSTIN L. McCREDIE

[THE NATIONAL MONTHLY has arranged with the above-named writer for a series of articles on industrial subjects of general and national interest, which will appear monthly under this heading. Among other topics treated will be agriculture, other national resources, manufactures, railroads, and the utilization of water-power for industrial purposes. —ED. NOTE.]

INTRODUCTION.

CANADA is a great country, and will yet be a great nation, thanks to the herculean labors of our grandfathers—and, some say, to American enterprise. Nearly two billion acres of land, most of it cultivable, and sixty-three million acres of it now occupied; an unrivalled total of natural resources; over two billion dollars invested in farming, and nearly half a billion invested in manufacturing—these are facts not generally taught in our schools, though they ought to be. There are more like them, and they are all worth thinking about.

Every citizen is a national shareholder. Every man who votes is, in the words of Talleyrand, "an ancestor." Each bears a share of the responsibility for which the nation of to-day must answer to the nation of the future. And yet, the fault of Canadians is that they have been too content. They have lacked a deal of the enterprise which has made the United States the greatest industrial nation in the world. The day of provincialism went out with the ox-yoke and the hand loom. In the expressive language of the street, we must "get busy."

It is true that a spasmodic awakening is in evidence. National exhibitions, desultory newspaper squibs on practical patriotism, and stray bullets of sensible fact from the blank-cartridge feu-de-joie of the political campaigners, are at least tokens that we are about to bestir ourselves. But we need more self-confidence, more real determination to have our country developed, and to do it ourselves. We must save our earnings, and apply them to our object. We must cease to interest ourselves in the New York stock markets, and be satisfied no longer to be hewers of wood and drawers of water for men who spend the profits of Canadian-made money in Manhattan. In a word, there is grave need for earnest, practical and general self-schooling, and for an equally earnest application of native enterprise and native capital to our industrial development.

These articles are intended as a contribution to this end. As a sort of national stock-taking, they will trace the history of the more important phases of our industrial and commercial development, and will show to some extent our present economic position. At least, they will collect within their bounds many useful facts now beyond the reach of many. They are not controversial, nor are they written with any political purpose or bias.

PAPER I.—AGRICULTURE: A HISTORICAL SKETCH.

Agriculture is the chief source of all wealth, and in Canada at least, the basis of the nation's prosperity. The farming population constitute 44.3 per cent. of the total, and the distributors and manufacturers of agricultural materials make up 17.7 per cent. of the remainder. It is therefore the paramount industry of the country.

The history of our national growth is a history of agricultural settlement. And, so far as concerns the intimate life of the people, no nation has a more fascinating story than that of the several units, which, now to some extent assimilated, stand for the Canadian nation. We have heard our grandfathers' tales. *The log-cabin and the stump-machine are figures of speech in the city drawing-room.* We are strong because of our parents' strength—yet why do we scorn their sturdy trade, so many of us? Chiefly, I think, because we know so little, as a whole, of their romance; or, knowing, shrink from

the sternness of their toil. The times have changed—but they are by no means out of joint.

The pioneers of Canada are of a wide selection. From France, from Britain, and her lost New England, and, in these days of Immigration Offices, from Scandinavia, Germany, and the Slav countries, men and women looking for freedom have come, careless of hardship, content to live by their own labor. With such a various derivation, the conquerors of the ever-receding frontier have displayed a variety of method and resource that has, perhaps, no equal in the history of colonization. Though traditions have many of them faded, and customs merged and changed through contact and intermingling, there are even yet, in Old Canada, concrete souvenirs of more than one foreign country, more than one period. In the North-West these are even more frequent, and many settlements have been bodily transported from the Old World, with a thoroughness that predicts a permanent influence on the whole of the great West.

The oldest, and at the same time the least altered settlement in Canada, is Quebec. Indeed, for the two hundred years preceding the conquest, the St. Lawrence settlements were the only Canada. Planted there by a Free Trade king of France, with all their feudal and hierarchical organizations intact, it is little wonder that the present-day descendants of those Breton and Norman peasants are more truly representative of the sixteenth century than their cousins in France. They are the great American Anachronism. For three hundred and fifty years this peculiar people have tilled the soil for a simple living, driving the wooden plough, wielding the flail, making their own clothing from flax and wool, moving only when, by reason of large families, they pushed the frontier of their heritage ever further back—to Lake St. John, to the Gatineau, to the head waters of the upper Ottawa; or migrated to the North-West with the notion of surrounding and confining in Ontario the English new-comers. The world's markets are of little interest to the French-Canadian, if, indeed, he has heard of them. If he can pay his dues to the Church, "render unto Caesar the things which are Caesar's," feed his many children, and possess a sufficiency of "w'iskey blanc" and "tabac Canayen," he is more than content. With not the best of land, he works it with less energy and intelligence than the Ontario farmer, but he is far more satisfied with the results, and is probably happier. He does not mind being behind the times. The sound of the steam thresher across the Ottawa, or in the Eastern Townships, does not disturb the play of the traditional flail, and the sickle and the scythe are still good enough for him. He believes in enjoying himself, and, though he is thrifty, getting rich is a secondary matter. He is the despair of the economist. Nevertheless, many French-Canadians are coming to the front in stock-raising and other branches of agriculture, and their influence will, no doubt, spread. As yet, however, Quebec presents a picture, not of progress, but of conditions.

Apart from Quebec, the settlement of Canada is an affair of one century. The significant phase of this settlement is the birth and growth of Upper Canada. Lacking the nearness to the Old Country of the Maritime Provinces, and revealing, except in the far western peninsula, less fertility than the St. Lawrence valley, it nevertheless attracted a considerable number of the best immigrants who sought homes in Canada about the beginning of the nineteenth century. The reading public are fairly familiar with the story of the Loyalists—though they might know more with advantage. They do not know so well the manifold drama of the peopling of the Province, in which others played so large a part. Of all who thus shared the dangers and labor of the early days, however, it is noteworthy that none were without a previous history of which their descendants may be proud.

Mr. C. C. James once called Canada the "Promised Land" of the western continent. Ontario, in the last, a century of moving national events, founded our country's enviable reputation. The United Empire Loyalists, Dutch and English, from New York State and Pennsylvania, English and Scotch from New Jersey and Maryland,

some of French Huguenot extraction, some Hessian soldiers, some German Palatines, some Puritans, some Quakers—theirs was a significant migration. Some had previously been driven from Germany, some from France, some even from Britain.

Following these came the Pennsylvania Dutch, friends of the Loyalist Germans; Father Macdonell and his band of Glengarry Fencibles, and Colonel Talbot with some forty thousand English settlers, to open the Western Peninsula. By 1824 the water highways of Ontario, the Ottawa, St. Lawrence and Niagara Rivers, and Lakes Ontario, Erie and St. Clair, had their fringe of settlement.

To this day city folk dub the farmer close-fisted. The farmer's retort is that this is a spendthrift age. The home-staying descendant of those early pioneers is essentially conservative of family traditions, and the fountain-head of his traditions was the time when an axe, a chain and one or two oxen were the sole material foundation of the wealth of the line. In those days there was no dependence upon the outside world. The dwelling, the furniture, his clothes, his food, were the work of the settler's own hands, and often the outcome of his ingenuity. It was a day of simple tastes, extremely hard work, and contentment. The "standard of living," of which workingmen complain this year, is princely compared with the salt pork and apple-butter, the deerskin or homespun clothing, and the homely amusements which alone our forefathers could obtain. The giants of those days lived to work and took their pleasure in the process. The day for such national and personal ethics has not yet passed.

Production in pioneer days was a laborious matter. Trees, most of them hardwood, and all of them large, had to be felled with the axe, and logged with oxen and burned. The stumps had to be removed, a task in itself costing, at present-day labor cost, the present value of the farm. None of the modern economies of cheapened manufacture were to be obtained, and no luxuries were possible, had they been desired.

It is not my purpose herein to relate the romance of our country, but in the story of the lives of these first pioneers, and in their selection, lies the secret of the present pre-eminence of Ontario among the provinces, and of the sterling quality of her people. If proof be needed, it is found in the wealth and general prosperity of their settlements, as compared with the rest of Ontario. Waterloo county, long noted for agricultural prosperity, is now foremost as an industrial centre; the Niagara peninsula is one of the richest parts of the province; and the wealth and thrift of the farmers of Prince Edward county are proverbial. The reason is obvious. The Loyalists had been doubly tried in the fire, and were the finest possible material with which to build a nation and to develop a new country. Moreover, the composite character of the succeeding generations, due to the intermarriage of so many peoples, all so excellent, but differing in their excellences, is in itself a sufficient explanation of Ontario's predominance.

The population of Upper Canada in 1784 was about ten thousand; in 1812 about seventy-five thousand. By immigration of relatives and friends of the first comers, and of others, such as the Glengarry Highlanders, the peopling of the province was progressing. By 1824, the population had more than doubled. By this time, thanks to the energy of the settlers and to the assistance they obtained from the Crown, good roads had been built, connecting most of the settlements and forming arteries of commerce; an important point in the days before railroads had been thought of. From this time the growth of population was rapid. In 1841 it had reached the half-million mark. Twenty years more added nearly a million to the number. The social and economic troubles of Great Britain were building up her colonies. In the United Kingdom manufacturing industries and farmers alike were suffering depression. The spread of cholera, the social awakening of the masses, and the tempting offer of free lands by the Government, were further causes contributing to the rapid settlement of Ontario. "The Macnab," the last of his line, formed a feudal settlement on the Ottawa. Peter Robinson came with a large number of Irish, and opened up the country about Peterboro' and Rice

Lake. Wellington county, Stratford, and Goderich were settled by the Canada Company with Scotch weavers and others. The military settlements near Perth and elsewhere, the opening up of the Rideau, the German community of Renfrew County, filled in the foundation of a Province in the making. In our own time, New Ontario, the Great North, is being rapidly populated, mostly with descendants of former pioneers.

It has been said that the population of the Province in 1861 was nearly one and a half million souls. From the foregoing it will be clear that this population will have become fairly intermingled by this time, a fact of some importance in determining the economic development of the people. Methods peculiar to each of the various countries of their origin came into comparison with the others, with the result of a selection of the best, and a consequent improvement in farming processes as a whole. In spite, therefore, of lack of modern transportation conveniences, the farmers of the Province were fairly prosperous when the Crimean War began to be followed by the American Civil War. With the outbreak of those conflicts, Canadian produce found an insatiable market at highest prices. Production increased, the introduction of labor-saving machines was stimulated, and the improvement of land made great strides. Agriculture, from being the means of a penurious livelihood, became a money-making occupation. The foundation was laid of a well-to-do farming class, which was to be the salvation of the country in a subsequent period of depression. The export of farm produce meant the importation of money, and many things which had been hitherto the subsidiary product of home labor. The flax scutcher and kitchen loom were used for firewood, and linens were brought from abroad. Homespun woollens gave place to American factory-made goods. This tendency of trade was favored by the Reciprocity Treaty of 1854, which maintained inflated prices until its abrogation in 1866.

With the institution of a tariff wall in that year, which fitted in with a period of low prices for wheat in the European markets, a new era began in the history of Canadian agriculture. The many British settlers of the previous period had an acquaintance with live stock of different kinds, and the Civil War had, by providing a market for beef, developed stock-breeding to a considerable extent in the Province. By increasing their stocks of sheep, cattle and heavy horses, the farmers managed to continue their sales in the American markets to some extent, thus evading the spirit of the tariff imposed. Under competition with the newly-opened lands of the Western States, however, the times were hard for the Ontario farmer, except for a brief period in the eighties, and particularly so after the McKinley Tariff was imposed in 1890. This last blow to trade with the United States was nevertheless the turning point in the fortunes of the agriculturist. Though for six years his hardship equalled that of the pioneer days, a trade with Great Britain was established which has since more than repaid him for what he lost. But of this latter movement more will be said in the next paper.

In many respects, the case of Nova Scotia is similar to that of Ontario. The settlers were of U. E. Loyalist and British extraction, excepting the few Acadians who remained at the time of the exodus. A comparatively uneventful political history left the people free to follow their natural bent for sailing and fishing, which they practised in conjunction with very desultory farming operations. Some mining and lumbering also attracted their attention from the tilling of the soil, so that, with the exception of the Annapolis Valley, agriculture has never seen a large development in the Sea-coast Province. Within very recent years the Provincial Government has organized the farmers to some effect in the improvement of conditions, particularly in regard to fruit-growing and dairying, in emulation of the Ontario Department of Agriculture, and it is expected that more general success will follow this action. Nova Scotian apples already have a world-wide reputation.

New Brunswick has never been an agricultural province. The Loyalists who settled there have been lumbermen for the greater part ever since. It has been said, indeed,

that about the only staple farm product of the Province for years has been potatoes—and with some degree of truth. The dwindling or recession of the timber, however, and the contagious example of the Premier Province in regard to Governmental stimulus of agriculture will, it is believed, make New Brunswick a strong farming district at no very distant time. Indeed, the experience of the little Island Province, which has the reputation of being second only to Ontario in the enterprise with which her farmers have applied science to their purposes, proves what is likely to happen in New Brunswick.

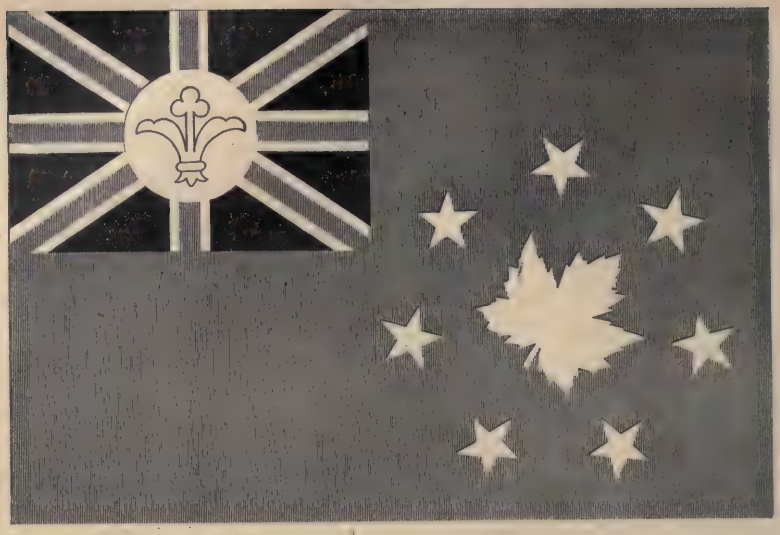
The settlement of the great Canadian West deserves a paper to itself. Begun in the present generation, it bids fair to eclipse the world's highest records. The offspring of the national hopefulness of the older provinces, the west is already a nation, growing too rapidly for its clothes, as a Westerner put it, and threatening to determine for itself our future national character. It baffles attempts at prediction. Composed of large, mostly isolated communities, each with its Mennonite, Galician, Doukhobor, or British traditions, the West is a conglomeration of nationalities not yet assimilated, and it is impossible to say what the result will be when the process is completed. From the economic point of view, however, it is certain that the filling up of the vast territory between Ontario and the Rockies, however accomplished, will make Canada great, and that almost at a bound. Already the Doukhobortsi have their steam ploughs and all the most improved farming machinery. Like the Mennonites, they are co-operators, and reap the benefits of co-operation. Like them, also, they are steady, thrifty and industrious, spasmodic reports to the contrary notwithstanding. The trim farmsteadings of the Galicians, their herds of fine stock, and their good industrial qualities, pronounce them also to be good citizens. The French-Canadians, who years ago migrated to the Dauphin district, have come into their own with the advent of the railroad, and their prosperity is drawing other settlers to their neighborhood. The settlers of Manitoba have long since vindicated their faith in the country, and have made the world familiar with the name of "Manitoba Number One Hard." The ranchers who in the seventies entered Alberta by the Montana route, no longer have the wonderful foothill country to themselves. The railway which gave them a convenient market for beef cattle and horses, brought those who fenced in the ranges for tillage. How soon the effect of this will be seriously felt is debatable. The point is that the land of the West has given abundant proof that it is all first-class for almost any agricultural purpose, and that the man of small means and little experience, if he has industry, will find no obstacle to success therein.

The Mountain Province, British Columbia, has many rich valleys, with an ideal climate, where, sheltered from the winds to which the prairie settler is exposed, farming is bound to achieve signal success. The mining industries of the mountains provide a convenient market and the best prices. Although agriculture has only begun, it is carried on vigorously and scientifically. Clearing and settlement are rapidly progressing, and the farmers of the near future, in British Columbia, will be both numerous and prosperous.

One of the qualities of Canadians at large, owing to their habit of staying too much at home, is their inability to realize the magnitude of their own country, or the fact that there are many other Canadians who are of different derivation and sympathies. Though space limits prevent any expansion of the subject-matter of this article, it is hoped that enough has been at least hinted at to set some a-thinking in this direction, and possibly to looking into these things for themselves. In the next paper, the condition of agriculture at the present time will be treated, particularly as to the extent, growth and nature of Canadian production, and the direction of our markets. Some comparisons with foreign competitors in those markets will be made, a matter which should be instructive to some.

A NATIONAL FLAG

BY
VICTOR LAURISTON



AS a Canadian, proud of my country, I bring forward the accompanying design. It represents at once our past, our present, and our future.

Our Past. New France. In the very centre of the Union Jack I have placed the *fleur de lis.* The royal *fleur de lis,* far more than the republican tri-color, is the proper emblem of the discoverers and founders of Canada. Under it Jacques Cartier sailed forth, and Champlain and Frontenac labored, and Montcalm fought and died. To the heroic men its founders, the nation owes and should justly render the trifling tribute of a place for their historic emblem upon that nation's flag. Their sons have doubly earned it; they have stood at the front for Canada and Britain in three great wars, and will do so yet again.

Our Present. Britain. The Union Jack must represent the Empire to which we are all proud to yield allegiance. It will represent the glorious memory of 1812, and our united pride in the British name. And I have ventured to preserve, and hope we ever may preserve, despite statutes, fate and a forbidding heraldry, the old red ensign that we all love.

The Future. Canada. The Maple Leaf has undisputed place as the nation's emblem. A stirring national song has enshrined it in all our hearts. Let it stand for the world-empire our fathers are, which we ourselves may some day be.

Each star of the circlet of seven represents a Province, as the enclosed Maple Leaf represents their indissoluble union. Our own Territories, Newfoundland, I trust, perhaps the West Indies, will some day add other stars. Perchance, the star circlet will find a few opponents amongst those anti-Americans who hold that nothing of good can come out of Nazareth; but I take it, not from the Stars and Stripes, but from a similar design on the flag of the Australian Commonwealth. Here it serves to render the enclosed Maple Leaf yet more distinct.

This design is but a suggestion. I should be glad to welcome and adopt a better one. I offer it in the hope that it will at least stimulate a discussion of this question, that the patriotism of the Canadian people may have a fitting rallying-point.

"Ralph Connor" and His New Book

BACK in the mountain-like hills that overlook Burlington Bay nestles the pretty little village of Waterdown. Thither came "Ralph Connor" in mid June to tell the story of "The Prospector." On the southern side of the steep "mountain" he pitched his tent; and, enamored of the pure air and beautiful scene of the green valley reaching down to the blue water hedged in by the surrounding mountain, in the cool shade of rocks and trees, he set to work.

The story, which has been running serially in the *Westminster* and *Leslie's Monthly,* is to be published in time for the Christmas trade. At this writing it is not complete, the summer having proved too short for the work, despite the enthusiastic persistence of the author, who returned to Winnipeg early in September.

The story opens in Toronto, and at first centres about "old 'Varsity," which to so many can mean only Toronto University. The characters are largely students, with some of their lady friends resident in Rosedale. A Rugby football match between 'Varsity and McGill serves to make known the quality of the players, while, at the same time, presenting a very realistic description of a football game, particularly in the old days of the close scrimmage. The second chapter closes a hard-fought game, with 'Varsity's team champions of Canada.

The sub-title, "A Tale of the Crow's Nest Country," shows that the scene of the story is to shift to the West as one would naturally expect from the first title, "The Prospector."

Superintendent Robertson makes an eloquent appeal for men for the West. In that appeal he does not confine himself to the fine opportunities for saving souls. In a practical way he paints the richness and grand commercial possibilities of the Canadian West, which we Easterners are said to be slow to appreciate.

Chapter five shows how love, the great equalizer, can overcome social differences and reveal itself despite the denseness of the stupid sex, and the devisings of machinating mammas.

In the following chapter we find Shock approaching the southern Kooteney country where he is to labor for the Cause, and where his convener, pointing up the valleys to the hills where the ranchers and miners are at work, advises him that there, too, lie his mines. As "Prospector," Shock is adjured to "dig them out."

From this point the story continues him in his work. With a fine sense of the pathetic and the humorous, the author shows not only a fine appreciation of the motives and views of western men, but also a deep insight into all men wherever found. And he has the happy faculty of keeping us highly entertained while he shows us these people through his more discerning eyes.

Apart from the thrilling interest of the story, the book has a special interest for Canadians. It shows not only the life of our West, with which the East is still only half acquainted, but it also points out what the Eastern man may gain in the West when the sacrifice of old social relations loom large in Eastern eyes. The actual contact with people in the cruder social conditions of the West is well calculated to bring out the true character and show men and women bereft of the mantle of conventionality which hides so much of both the best and the worst. More especially it seems to develop the strong traits. The western conditions place a man on his mettle every day, and he is compelled to establish a standard of conduct for himself. The orthodox views of the East no longer hedge him about. The servile adherence to set rules of good form will no longer avail. No one follows them. Here formality fades away, and a man must understand for himself the basic principles of good conduct. And he must be true to

them. For, in the lime-light of the West, the craven-hearted and the crooked are soon discovered.

An inherited standing will not count, but a wise use of true power and genuinely good manners are very readily recognized. A broader view of life and an intimate, penetrating knowledge of the principles of life are revealed in such a way in a few months' residence in the West as would not probably be gained in a lifetime in the East.

To portray this life, Mr. Gordon is eminently fitted both by natural qualities of acute observation and powers of portrayal, and by experience of pioneer communities.

The place of his birth, Indian Lands, Glengarry county, Ontario, and his residence there while that portion of the country was still in its pioneer stage, gave him a first-hand knowledge of men in the rough.

His personal knowledge of Ontario in the earlier days, possibly supplemented by that of his father, who is still living, is presented in his two books, "The Man from Glengarry," and "Glengarry School Days." Just as these two books present pioneer life in Ontario, the "Sky Pilot" and "Black Rock" describe the earlier days in the West. The new book, "The Prospector," supplements the latter two.

With regard to the opportunities of the author for learning the conditions in which this new story is developed, it is interesting to know that he had his information at first hand. The Rugby football match which serves to open the story, was something which Ralph Connor knew from the inside. As a student he was one of the champion team which carried off the honors. Hence he thoroughly knew the points of the game, and wrote of it with the sympathy which best comes from intimate inside knowledge. He knew the temptations of players in the heat of the strife and is not appalled by the roughness which so many mere on-lookers are wont to deplore. However mad that struggle for victory might seem to others, for him there was method in the madness.

When the scene of the story shifts to the West, he knows the field as intimately. As a student he spent a couple of summers in Manitoba. Later he spent some years at Banff, in the heart of the Rockies. and amid the wild scenes of Canada's National Park.

In 1894 he became pastor of St. Stephen's, Winnipeg, where he has been almost continuously for the last ten years. From this large personal experience of the West and, no doubt, from this knowledge enlarged through conversation with others, he thoroughly mastered the spirit of the West. From these sources he doubtless secured many of the incidents which make up the story, many of which undoubtedly took place much as they are related.

The author is a true Canadian, born in Canada and finding Canada still good enough for him despite the allurements that have drawn so many of our men to England and the United States. His work in preserving to Canada the pioneer days out of which this country is so rapidly passing, is a most laudable service and worthily performed. It is a distinct proof of the wealth of material that has been so long lying at hand, awaiting the deft handling of a native Canadian novelist; and the work done by this stalwart Canadian, so thoroughly acquainted with Canadian conditions, is a genuine contribution to Canadian literature. On that point we have not only the testimony of the many Canadians who have read, and still continue to read, this Canadian author's work, but also the further confirmation of his merit in the approval most signally witnessed in the large sale of his works in both Great Britain and the United States.

In this success there is a distinct tribute to Canada, both as to the genuinely entertaining qualities in our national life, and to the Canada which bred a son who can interest so many outsiders, who otherwise would have had little interest in our country.

As a nation we owe a double debt of gratitude to Mr. Gordon for the service he has performed in writing these books. For, to arouse interest in our country is a most successful way of drawing to us people who later will take a part in our great national development.

Fine critics of Ralph Connor's books have always found too much religion in them, and the story of "The Prospector," pros-

pecting for men's souls, will not escape the same criticism. There *is* "too much religion in them," if by that we mean that there is more religion than is found in average everyday life. The fault may lie in our standard. If that be too low, the standard of the books may seem too high in comparison.

However that may be, it cannot be denied that despite this phase, or, perhaps, because of it, the books have a rare power to move our hearts. In spite of the author's violation of many of the canons of the art of fiction—and there are many instances—he can still grip our hearts and make us feel the things he feels, as he weaves his story about his characters. The author is not given to ranting, and he does not extol the "goody-good." He does portray strong men of deeply religious fervor. We cannot but admire their zeal, though we may be inclined to take the matter much less seriously. A love of strong and genuinely sincere men is still inherent in our race, and deep religious conviction is still latent with us, requiring only the subtle hand of an intensely earnest author to stir our religious embers into a blaze of enthusiasm, particularly when religion is brought so thoroughly home, and is made a part of practical, everyday life. The human-interest element clutches our hearts and makes us feel the joys and sorrows of others.

All this, if I have succeeded in describing it, it is that makes Ralph Connor great. As I have said before, it is not his art, as the critics understand art. In that sense he often fails. But his older books are still being read in Great Britain, the United States and Canada, while books of more meteoric flight have passed into the silence of oblivion. And his new book, "The Prospector," judging from the advance sheets which his publishers have been kind enough to lend, will be read in just the same way.

Those who have read what has appeared serially in the *Westminster,* in Canada, and in *Leslie's Monthly,* in the United States, will look forward in eager anticipation to the complete volume which is promised for the Christmas season.

THE TURNING OF THE WORM

By D. S. MACORQUODALE

HEZEKIAH BROWN was a just man, though not perfect. He was a devout Methodist, and, when not hurried by stress of weather, he, with a sense of duty, took the Book night and morning and read a selection, after which he prayed to his gods. Had it been necessary he would have enjoyed reading from Paul: "Wives, submit yourselves unto your own husbands, as unto the Lord," but it was not necessary. Sarah submitted. She had to. There had been hard work on the farm away back twenty-five years ago, and 'Kiah's views at that time had been that Sarah was always inclined to be extravagant. His constant reminders of how she might economize had their effect. It was not with Sarah how much she could save, but how little she could exist on. With a very strict sense of justice he had proposed, in exchange for her services in the house, and for any help she might require, that he would allow her $3 per week. This had been paid for years, and Sarah Brown had managed without help. Of course, he had to have help outside in spring and again in harvest, but that was work; what Sarah called her work was only "chores." He never gave a thought to the details of milking, churning, washing, mending, baking, cooking, marketing, and keeping the house in order for him and his hired help. But could he have enumerated them, they would not, in his view, constitute work. Work was ploughing, sowing, reaping, and such like. He considered that in allowing a weekly sum for help, he was acting generously, particularly as he understood that a large part of her weekly allowance was saved and would be expended in "fal-de-rols."

Twenty odd years ago, when newly wed, and Sarah was a happy, healthy girl, he had loved her after an animal fashion, but now, when the fires of youth were but smouldering embers and Sarah was faded and flat-chested, he knew naught of love. If Sarah should sicken and die he would be much perturbed, and would feel the loss more than if it were his best horse; but Sarah was never sick, and horses cost money, so that his wife got the lesser care. What share, if any, she had in their slowly gathering store he never knew, as it was not their doing, but his. If he ever told his wife of his plans, it was only to go contrary to her advice, because, as he put it:

"Women hain't got no judgment; it's us that is the providers an' has to plan and scheme while they're a-thinkin' of their flounces and fal-de-rols."

One thing had lately determined him to buy a little house in the city; that was, his having sold a low-lying part of his farm to a manufacturing firm on account of the clay in the formation. He had just been paid the money, $3,500, and told Sarah that he would run into the city, pick up a nice little house at about $2,000 and look for some snap in the investment line with the balance.

"Then," he said, "I reckon we'll re-tire an' take a rest frum farmin'."

"I wouldn't resk no money on investments without it was somethin' sure, 'Kiah."

"Oh, no, 'course you wouldn't. You'd put it into somethin' solid, you would. I think I see you lookinig 'round fur somethin' solid an' gettin' gold-bricked."

"What's gold-bricked?"

"Well, my good land! You'd be a nice one to go lookin' 'round town an' don't know what gold-bricked is. Don't you never read the papers?"

"You never bring me no paper but the *Weekly* what-you-call, an' what with housework an' outside chores, they don't seem to be no time to read."

"That's 'cause y' have no system to y're work. Where do *I* find time to read? It ain't time as y' lack; it's the gift to know how an' what. Anyway, I know of a nicish house; got the bargain 'bout closed. Guess

I'll run down to town, get that house fixed, an' look 'round for a couple of days for a snap. Folks as has a snap an' is hard up for the ready, won't know I'm in town, an' it might take a day or two 'fore I run acrost them"

"Couldn't I go along an' see the house? They's things about a house as a woman might ketch on to, an' it do seem kind o' lonesome like at night sense Jim an' Jenny left us."

"That's so, it *might* be a bit lonesome; but lord, Sarah, look at the expense. Two goin' to do the business o' one, an' nobody to get Eph's meals; an' you so allfired stingy 'at y' won't hire a girl. Tell y' what, old lady, ef you will go down to town an' pay for that house an' get the papers drawed to suit *me*, an' invest the rest so's to bring in guaranteed 25 per cent., I'll stay to home an' do the chores."

"Now, 'Kiah, they ain't no use talkin' that way; I don't know nothin' that's safe as will bring that; best *I* know is to put it in the Loan an' Savin's an' get' bout three to three and a half for it; it's safe enough; put two dollars in last week; they's an office down to the village."

"Ye did, eh? That's how y' use the money I pay you to keep things ship-shape 'bout the house. Ef you kin save two dollars in a week out o' three, y' kin get along with one; not as I say I'll do it, but it ud serve y' right; but I don't take no three per cent. in mine."

"'Kiah, I'd like to git a few things; my dress is gittin' kind o' bare like, an' I ain't had a bunnit, but what I fixed up, in seven years, an' I hain't ben in town for five."

"That so? Well, I hain't ben in myself fur nigh onto a year, an' I allow it is lonesome here for one; but I tell y' what, it's a darn sight lonesomer fur me when I'm away. Their hotel fixins' ain't what you would 'a' give me, an' the beds is stuffy. When I'm a night away from home, I says, 'Lord, I wisht I was back to the old house and Sarah.' True as gospel, that's how I feels; but I'll tell y' what, Sarah, ef you'll stay like a good girl, I'll git y' a new bunnit, the swellest in town, an' a stuff dress, an' a portmantel with combs an' brushes, an' women fixin's in it, an' I won't be away more nor two or three days."

He meant what he promised; the things he should buy would be the price he would pay for the pleasure of not being encumbered by a wife who was timid and not acquainted with crowds.

Sarah had set her heart on going this time, but the thought that he remembered her when absent was more to her than the things he would buy. A faint smile and tint of pleasure tinged the withered face.

"All right, 'Kiah; when will y' go, an' what are y' goin' to invest in?"

"Might's well go down to-night an' git to business in the mornin', an' if they's nothin' better offers, I'm a-goin' in fur *that*, no chance to lose, an' profits guaranteed," and he produced the prospectus of an oil company that was very convincing—to the unwary.

"An' here is the spondulix in this here envelope. You better put it in the breast pocket of my best coat, an' put a stitch or two into it in case some of them fellows what sells candy on the trains should find me dozin'. Get a move on, old girl, an' don't git them envelopes mixed. No, I'm not goin' to be buncoed. I'm onto them chaps. A fellow offers to buy my watch, an' he has a cheque, an' wants the difference. Oh, no, they'll have to rise early to git ahead of old Brown." And he strutted about the house, getting ready, while his wife smiled with pleasure as she realized the strength and wisdom of her lord and master.

The coat pocket was stitched, the sorrel hitched to the buggy, and they were off to the station. At parting, he was so satisfied with his diplomacy that he did what had not been done for years, he kissed her.

"Now, old girl, ef you don't like the house I'm gettin', or the investment don't turn out right, or I don't bring you back somethin' to surprise y', don't you ever let me be boss again," and Sarah drove home and sang at her work—a new thing for her.

Hezekiah Brown passed two stations uneventfully, and came to a junction where he had to change cars. The car was pretty full and he stood in the aisle, considering whether to stand or to go into the smoker,

where most of the sharpers were likely to congregate, when a close-buttoned gentleman made room for him. Hezekiah Brown put his best English foremost, and hoped he wasn't "intrudin'."

"Not at all, sir. I am rather glad to have company, as I am an entire stranger in the country."

"Ah," thought Brown, "he'll be askin' the time of day so as to find ef I have a watch," then aloud:

"You'll find it pays, mister—I don't know your name—to make very few acquaintances when travellin'."

"Possibly so; by the way, can you give me the time?"

"I kin; half-past four; do you want to trade watches?"

"No, sir; you will excuse me, but I don't make a habit of bartering watches, but my watch happens to be run down," and he pulled out a gold repeater and set it.

This was a set-back for Brown, who thought he had "treed his coon." He did not like to admit failure without a further effort.

"Y' don't want to get a cheque cashed?"

"I do not, many thanks; I have enough money for present needs."

"Nor y' couldn't steer me up to a good investment?"

"My dear sir, if you have any investments to make, ask some one who knows the business. I should prefer to take rather than give advice on investments, as I have a little money that I would put into a good thing; but you will excuse my asking, am I speaking to the member for Bluefields, Mr. Ross?"

"Me a member of Parliament! Y're stuffin' me."

"Not at all. I knew Mr. Ross many years ago, before he entered public life and before I became a lay missionary in Corea. You resemble what I imagine he would now look like."

Brown's better nature was touched; he had been mistaking a gentleman for a crook.

"Y'll excuse me, Mr. ——."

"Green is my name, late from Seoul."

"Mr. Green, I kind of thought I ought to be careful with strangers. Brown is my name; got a place up country, an' I thought to run down to the city an' pay for a little home I've bought and a few dollars over that I mean to put in ile, an' if I can help ye any, I'll be only too—wait till I git that pro-spectus," and he felt in his pocket.

"Drat it, Sarah—that's my woman—she's forgot to put in the paper," and he proceeded to explain the plan, which, after hearing, Mr. Green pronounced a dangerous venture, as they promised too much. And so they proceeded citywards, resolved to look up something good in company, Brown to act as guide.

Brown did not return in a day or two, nor at the end of a week, and little faded Sarah Brown ceased singing at her work. The hired man was consulted, but could offer no advice better than to wait a day or two, while her daily round of dishes, beds, calves, chickens and butter went forward as steadily and as monotonously as a tread-mill. There was no one to whom she could write, even if writing were not a task. She thought of writing the mayor, but, not knowing his name and not being clear as to whether he should be addressed as "Your Lordship," or "His Grace," she hesitated. Finally, she wrote to the chief of police, describing the missing one, and adding, that if found he would have a sum of money in an envelope and sewed in the inside left breast pocket of his coat. Further, that he would be carrying an old leather bag and a new "port mantel," in which would probably be the bill for a dress and a new bonnet.

On the evening of the fourteenth day Sarah was on her way to milking, when the outer gate clicked softly. The jaded, heart-sick woman started, looked up, ran towards the gate with a cry of "'Kiah!" Then she stopped. Something was amiss. "What's kept you, an' me 'most dead for frettin'?"

He limped forward.

"Sarah, I'm 'most dead and foot-sore. Let me lie down an' I'll own up an' tell ye all." She helped him into the house and began to prepare supper, singing all the while.

"It was most silly of y' to walk from the station, nigh on three miles, but y'll be all right gin ye get rested. Y' might 'a' brought

the bunnit with y', but it'll come to no harm at the station, an' we'll drive over in the mornin' an' git it."

"What bunnit, Sarah?"

She looked at him anxious-eyed. Something amiss with Hezekiah?

"Everythin' all right in town? Got the deed of the house? Why don't ye put off your hat? I s'pose you're mad 'cause I forgot to put that pro-spectus in y're pocket."

"Everythin' is all wrong, Sarah, an' I'm ruined. Worse nor that, I've been in gaol! See?" and he pulled off his hat and showed a close-cropped crown.

"Oh! For mercy sakes, Hezekiah Brown, whatever hev y' done?" and the woman wrung her hands and looked the distress that failed expression in words.

"I ben hoodooed, that's all."

"Was it fur want of the pro-spectus?"

"For goodness sake, no; but don't talk a fellow to death."

"I ain't a-talkin' y' to death, but I want to know what's happened, an' what y' done with my bunnit, an' the port mantel; y' could hev fetched that from the station."

"Ef y'll hold yer jaw, I'll tell y', but I didn't walk from the station."

"From where, then?"

"I've hoofed it every mile from the city; now do shet up an' let me tell; every step from the city, cos why, I didn't hev a darn cent to pay my way. I hed a return ticket, but that wus took off o' me, too. Fust thing, I runs acrost quite a gent on the car, an' we passed the time o' day, an' we got a-talkin' o' one thing an' another, an' he had lots o' money, an' he wanted to invest it, an' so we got in town. He was a stranger an' didn't know a single street, an' we went an' had a cigar, an' he wouldn't let me buy; then we had a beer, an' he paid again; that was after supper, an' we talked about investments, an' then he said we'd better have a glass of wine an' then quit, as he wasn't no drinker, nor didn't keep bad hours. Well, that's the last I mind till I woke up in bed in the mornin'. I had breakfast an' went to the boss an' ast, 'How much?' an' he said, 'A dollar,' an' then I felt fur my wad, an' it was gone, an' my ticket was gone, an' my pocket stitchin' hed ben cut an' the hull lot o' spondulix—it was gone. Well, I could do nothin', an' hed give my name as Hezekiah Brown, but the' called in a cop, an' he searched me; an' sure enough, they was a bunch o' business cards in my vest pocket an' two bad quarters, an' on the cards wus 'Willoughby Good, Financial Agent.' So they said Willoughby Good was no good, but a low character. So the judge give me ten days or $5 for verduncy, an' I had to go down, an' they give me a bath an' a hair cut like you see. But I'll hev the law on 'em yet, fur it wus a case of defalcation of character, fur they sent me down as Good, an' my name's Brown. But what bothers me is I got to buy that house or pay the commission to the agent. I tell y', Sarah, I'd 'a' give anything to had one sight of you there to tell 'em that I wasn't no fakir."

"You'd 'a' give a stuff dress, an' a new bunnit, an' a port mantel for to see me there to save your old nut from gettin' cropped! Oh, yes, I know you. You're a beaut, *you* are! You'd—"

"Sarah, old girl."

"Don't you dare to 'Sarah' me, you old thing. The more I see o' you, the better I like the hogs."

"Sarah, love."

"Don't you 'love' me, or I'll scald you. You're only an old selfish fool, what'll promise anythin' to get your way. You never meant to git me them fixin's. You just wanted to go off with a wad an' have a good time, an' y' had it, with goodness knows what ladies an' blackleg chums. No, I won't take no supper; it's there fur you ef y' can eat it."

In the morning Sarah was up early and dressed for travel before her lord and past master awoke, and Eph had the sorrel at the door. He looked at his master, who whispered to do whatever his mistress told him.

She said: "Hezekiah Brown, I am goin' to town to save your word 'bout that house, an' I'm a-goin' to git a deed o' that house, but not in your name. Where'll I git the money? I ben savin' an' slavin' agin the day when you'd make a big fool an' gaol bird outen yourself, an' the day is come. I got enough in the Loan an' Savin's to pay fur it; but it'll be mine, an' next time y' want to go off an' leave me alone fur two weeks,

y' can *go*. I'll have a place to go to that won't be lonesome. I'll come back when I want to, an' you can tend house till I come back ef *you* want to; but one thing, ef you, Hezekiah Brown don't keep it as clean as it was afore, I'll never stay in it again."

Sarah Brown stayed away a month, and only wrote once to say she was with a cousin, comfortable and not lonesome.

She sent Eph a post card when to meet her at the station, and she arrived in time for the evening meal. Brown had tried to get a woman in to put the house in order, but could not, and had made desperate efforts to make it look its best.

He was at the side of the buggy before it had stopped, and assisted her to alight. He opened the door for her and held it that she might enter first, and when her new "port mantel" had been placed aside and her wraps removed, he placed a chair for her at the table and asked her to pour the tea.

She saw the change in him, and smilingly asked:

"Calves and chickens all right, 'Kiah?"

"Yes, dear, but everything ain't just as it used to be; seems a lot for one to look after. Ef you'll only take the job offen my hands, ye can name y're price. An' another thing, here's something that b'longs to you by rights. You got them envelopes mixed."

[In September issue, "John Harden's Revenge," by "D. G. Macorquodale" should read D. S. Macorquodale. —Ed.]

THE CURMUDGEON

By HOPKINS J. MOORHOUSE

CAPTAIN SOLOMON PETER HALE did not care a brass button or a snap of the fingers, which is exactly the same thing in different words, for public opinion, so the village had not made much headway in ferreting out his antecedents, which was provoking. There were several things it did not know; for instance, it did not know just why he was called "Captain." But while it was not certain whether the newcomer was an old sea-captain or not, it was certain that he was from the old country, and it was very certain that he was a queer old fellow from his ruddy face with its stiff pepper-and-salt whiskers right down to his baggy breeches and hob-nailed boots. He had bought the whole of the old Brownlee property; he must be rich. He was a bachelor; the women were ready to like him. He had told somebody he had three sisters, two living and one married; the women were ready to say horrid things about him. He owned an English bull-dog, the kind that sits on the Union Jack in pictures; everybody was ready to leave him alone if he wished, and it was not long before everybody knew that he did wish—everybody except Miss Ann, that is.

Miss Ann C. F. Henny lived in the big house with the wall around it up on the hill and was mistress of the river property adjoining the Brownlee lands. The first sight she had of her new neighbor or his dog was one evening when she was down in the lower pasture trying to patch up the fence. Her own big white bull-dog had been quietly nosing about in the grass at the end of the clothes-line, with which he was fastened to Miss Ann's apron, and she was not prepared for the sudden jump he made, so that he broke loose, carrying the apron with him. On looking up for the cause of this unruly behavior, she was startled to see another white dog making a bee-line at top speed across the field for where she stood.

"Prinney!" she shrilled. "Come back here!"

But Prinney had business elsewhere, and he meant to attend to it.

"Go it, Pansy! Go it!" bellowed a heavy voice from the line fence, and a red-faced man with stiff pepper-and-salt whiskers climbed into view.

"Call off that there dog, you!" shrieked Miss Ann. "He'll be killed!"

A loud derisive laugh greeted this warning as two white streaks came together in a puff of dust out in the centre of the field. Miss Ann picked up a small rail and set sail for the scene of conflict with murder in her eye, just as the enemy, with pantaloons spread wide to a breeze of rapid motion, bore down from the opposite direction, brandishing a stout stick.

"Don't you dare tech that there dog," panted Miss Ann, "or I'll swat you over the head!"

"Drop that fence-rail, you old Amazon!" yelled the captain, cutting Miss Henny off from the whirlpool of dust by a clever flank manœuvre. "Kill my dog, will he? We'll see whose dog'll be killed. Let 'em be!"

The light of battle was dancing in Miss Ann's eyes. If her dog's reputation was at stake, that altered matters, and with grim confidence in the result, she waited for the smoke to clear away and reveal the fortune of war.

But neither of the spectators was prepared for what had happened. The small cyclone suddenly collapsed, but as the dust drifted slowly off, the two dogs were nowhere to be seen. They had vanished, and in their stead was a neat bundle wrapped in a checkered apron and wound round and round with clothes-line.

"Fer the lands sakes!" gasped Ann C. F. Henny.

"Cæsar's ghost!" exclaimed Solomon Peter Hale. Then he stepped over to undo the tangle.

"Hurry up, you!" cried Miss Ann, excitedly, prodding him in the back. "Your dog'll be killed, ain't I a-tellin' you. When Prinney gits a-hold o' anythin' he ain't a-goin' to let go fer me even."

"When Pansy jams onto anythin' *he* ain't goin' to let go till he's dead," chuckled the captain as his dog's jaws came into sight, locked on the centre of Miss Ann's dog's tail. He flipped the bundle over and then sat down and stared; the centre of *his* dog's tail was locked out of sight between *Miss Ann's* dog's jaws.

"Well, I'll be swamped!"

"Land o' Goshen!" cried Miss Henny.

"Here, what d'you think you're goin' to do? Drop that rail! D'you want to kill 'em both?"

"Mind your own business!" snapped Miss Ann.

"That's what I'm doin'," retorted the captain.

"Call off your dog to onct, you! Can't you see Prinney's tail's broke?" she cried with grief in her voice.

"He won't come off," growled the exasperated captain, who had been vainly trying to separate the animals. "Here Pansy, leggo! Leggo, sir! Confound you, *leggo!*"

Miss Ann was tugging on the rope.

"Hit 'im on the head!" suggested the owner of Pansy, referring to Prinney.

"Don't you dare tech that there dog!"

"Devil take you an' your dog!" roared the captain, unbuckling his belt and laying about him with such good effect that both dogs came suddenly to the conviction it was time to behave themselves.

"A great, big man like you teachin' dogs to fight by sicin' 'em on!" said Miss Ann with withering indignation. "You oughta be ashamed o' yourself. You oughta hev more sense. I reckon you be the old curmudgeon as is livin' over here on the Brownlee place now?"

"An' I bet you're the old wumman that lives up the hill over yon, an' can't git anybody to marry her," sneered the outraged owner of the Brownlee place.

"I'll warm you well, sir, ef you go makin' any sech remarks to me!" cried Miss Ann, wrathfully.

"It's no wonner you ain't never catched a man, old wumman. *I* wouldn't marry you fer love ner money, *I* wouldn't. You need never come moonin' round Cap'n Hale, you bet your boots. *He* wouldn't take you ef you was the on'y wumman on this blessed airth, so don't go tryin' any shines fer he won't stand fer it. Come on, Pansy."

During this speech Miss Henny's face changed color four times—yellow to white, to mottled yellow, and green to yellow with red spots, to red all over. She was choking so badly that the insulter was near the fence before she could speak. Then she threw three words hard at the broad retreating back, and they went pinging across the field to the captain's ears, sharp and shrill with passion:

"I——*ha—te*——you!"

"I don't care ef you do," bawled Solomon Peter Hale, from the top of the fence, after which he jumped to the ground and struck off towards home. Miss Henny savagely jerked her dog to the rightabout and led him away to have his tail poulticed.

Now all this was too bad. That a simple old bachelor, as generous as the trousers he wore, should be called a curmudgeon by a simple old maid, worth a dozen of those who made fun of her in the village, was really too bad. Perhaps Miss Ann had been prepared to like her new neighbor; perhaps her new neighbor had been prepared to take a fancy to her. And now—well, it was too bad.

But bad as it was, there was worse to follow. When people get up on the wrong side of the bed, as people do at times, everything is sure to be too long or too short and go contrary, so that when Captain S. P. Hale tumbled out one morning on the off side, he was in no mood to see a couple of his hens lying dead in the yard and feathers strewed all over the doorstep. He got angry. His dog had been locked in the shed all night, and, anyway, knew better than to touch the

poultry. The captain swallowed a hasty breakfast, swearing between bites, then put on his hat and went up the road in his shirt-sleeves.

Miss Ann saw him coming, pulled down the blinds, locked the door, and retreated to the kitchen. But he went around the back way and came suddenly upon her as she was softly closing the woodshed door.

"Oh, you needn't be tryin' to hide. I see you."

"Why, good-mornin', Cap'n Hale, is it you?" cried Miss Ann, pinching her hand behind her back in vexation at being caught.

"It's me. I come over to ask you a few questions an' I don't want no foolin', Ann Henny!"

The captain's shaggy brows were twisted into such a menacing frown that Miss Henny was alarmed at once.

"Was your dog loose last night?" he demanded, sailing straight before the wind.

"He—was in his kennel," faltered Miss Ann.

There was no need to ask where he was just then, for he was tugging to get loose from the leg of the kitchen table, and his growls of disappointment could have been heard clear out to the road. The captain strode over to the dog-kennel and came back fuming with some small, downy feathers in his hand.

"I thought so, I thought so! D'you see them feathers?" he shouted. "Bring that dang dog o' yours out here, will you? Fer just one minute," he pleaded.

"I'll do no sech thing," said Miss Ann.

"You won't, won't you!" cried the captain, dancing up and down in his rage, and shaking his big fist in the air. "By Jimminy! d'you know that them feathers is out o' my two dead hens? D'you know that? Eh? Do you?"

Miss Ann's ire was rising in jumps.

"Well, I ain't a-mindin' your hens fer you, am I? You git out o' here fast as you kin!"

"*What!* Look ud here, old wumman, I didn't come here to be sassed, 'member that. I kin hev you up in court fer this ef I want an' by Jing! I'm goin' to shoot that dang dog o' yours first time I catch him out o' his own yard!"

"Jest you try it!" blazed Miss Ann. "Jest you try it, Cap'n Hale, an' I'll shoot *you* ef I hev to be hung fer it! Jest—you—*try it!*" and with this challenge she slammed the door in his face and went into the parlor to watch him out of sight down the road. When she had calmed down somewhat, she went back to the kitchen and gave her dog the worst whipping he had ever got in his life. But the captain did not know that.

There was, however, something he was to know before the end of the week, and Miss Henny walked over in the middle of the afternoon heat to tell him about it. He was lying out under an apple-tree in the orchard, contentedly smoking a little black pipe and gazing at the snowy, puffy clouds afloat far up in the blue sky, when he was startled by a swishing in the grass and sat up to be confronted by an angry woman in a blue sun-bonnet and checkered apron. She was undoing something wrapped in a newspaper, and presently laid out on the grass two turkey legs, one turkey head, two turkey wings and some turkey feathers.

"Cap'n Solomon Peter Hale," began Miss Ann, in a hollow voice, "you see them bits?"

The captain's pipe had fallen out of his fingers, and he was staring at the array with his mouth open.

"You see them bits?" queried Miss Henny with ominous persistence.

He nodded slowly.

"Well, sir, that's all as is left o' what was onct a vally'ble turkey, an' that vally'ble turkey belonged to me. I jest come over to ask ef your dog was loose las' night, an' what's more, I beant a-goin' to stand fer no foolin', Solomon Hale!"

She paused. He ran his fingers through his whiskers and swallowed several times.

"I wanta ask," cried Miss Henny, with sudden vehemence, "I wanta ask whose dog needs shootin' now. I wanta tell you, Solomon Hale, that ef you don't shoot that there dog o' yours to onct, I'll get a lawyer an' hev the law on you, that's what I'll do."

"Git your lawyer," said the captain, serenely, relighting his pipe.

Miss Ann's lips came tight together, and without another word, she turned her back and marched for the front gate.

"An' git 'im soon," called out the undaunted captain, whose pipe was now going to his satisfaction.

"I'll git him soon enough to make you sorry you ever said them words, Solomon Hale," cried Miss Ann, turning angrily about. "I reckon you put that there dog o' yours up to this here business an' it won't be well fer you, mind that. You ain't a-goin' to say 'taint so? Course you ain't. You can't."

Now, as a matter of fact, the accused could have denied this most emphatically and most truthfully, but he disdained to take notice of such a charge.

"I knew it!" and she marched grimly away.

But she did not know that the captain's dog had been locked in the barn all day, because he had come home early that morning with red spots on his white coat. And she did not know that, after her visit, his master went out to the barn and gave him a trouncing such as he had never had before in all his life.

There was something else Miss Henny did not know, and that was that, next day, Small, lawyer from town, dropped Smart, lawyer from town, at her neighbor's gate before driving on up the hill to see her. Neither did she know that both lawyers from town had stopped at the hotel to drink mutual prosperity and heavy costs. But, then, it was not at all necessary for her to know that.

Through all the nightmare of goings and comings, legal ostentation and cliental acquiescence that followed, the plaintiff and defendant saw nothing of each other. The arrival of the two worthy brethren of the law had put an end to all intercourse, and the atmosphere was daily growing more charged with feeling as the Henny-versus-Hale thunder-cloud loomed before the approaching sessions. Miss Ann's lawyer had eaten her cookies, drunk her raspberry vinegar and persuaded her that she had a clear case, so she meant to carry things through to the bitter end. The defendant's lawyer had smoked his client's tobacco and done his best to instil confidence, so that the captain would as soon have thought of climbing to the top of his barn and trying to fly as of going near the enemy, had not something awful happened on the very night preceding the sitting of the court.

Miss Ann was frizzing her bangs in front of the stove, next morning, when she got such a start she almost squealed. A red-faced man with stiff whiskers was standing at the back door.

"Git your bunnet," said the captain, shortly.

Miss Henny stared.

"Git your bunnet!" he commanded, in a voice that made her jump. "There's somethin' down in the back pasture I want to show you."

Miss Ann went on frizzing.

"Where's your dog?"

"Kennel," said Miss Henny, curtly.

"Lie!" said the captain, equally curt.

"I ain't a-talkin' to the likes o' you. You ain't wanted here. G'wan home!"

"Git your *bunnet!*"

She took it off the peg and obediently followed him out of the yard, down the lane into the back pasture to the north-west fence-corner. Then she screamed. On the ground were marks of a fierce struggle, and in the corner lay two white bull-dogs, their jaws fastened in each other's throats, and both quite dead.

"Both of 'em game—" began the captain, in admiration, but a sudden burst of tears from Prinney's mistress brought him up short.

"Now don't do that. I ——"

"Don't talk to me. Ain't you got sense enough to go home when you ain't wanted? Don't you say 'nother word!"

She went on crying quietly. Solomon Hale went slowly and thoughtfully back to the house to put on his Sunday clothes, and get ready for town. He was not due at the court-house until two o'clock, so it was nearly noon before he hitched up for the seven-mile drive.

The sun was beating down on the road in a blaze of heat that set the whole landscape quivering, and the weeds on either side

were white and wilted. The captain mopped his hot, red face, for the twentieth time as he came rolling around a turn in the road, bringing a cloud of choking dust with him, then he uttered an exclamation, for he had caught sight of a familiar bonnet not far in advance.

"Walkin', by Jing!" he muttered.

Miss Henny's black lustre skirt was a sight to behold, and she was trudging wearily along as if she had come twenty miles instead of three.

"Hev a ride," called out the captain, cheerily. "I'm goin' your way."

"Oh, thank——" Then she saw who it was, gave her head a toss and quickened her steps.

"Guess probably likely it's mighty hot," he suggested. "Won't you jump in?"

Miss Henny walked right on.

"Say, ef you're so dang pertick'lar, I won't talk to you unless you want," said the defendant, somewhat nettled. "You'll be sun-stroked 'fore you git there!"

Miss Henny looked up and it was easily to be seen she wanted a ride badly.

"Whoa! Now you jump in an' you needn't say boo to me ef you don't want," said the captain in his most persuasive tone. "That's right. Here's the duster. Git ep, Bill."

Silence, except for the rattle of the democrat's wobbling wheels; dust, rising in clouds! The captain sneezed, and a little later on, coughed nervously.

"Purty dang dusty." Miss Henny looked at him severely. "Ain't it, Bill? I'm talkin' to the horse. Plucky dog, that Prinney, Bill. On'y dog ever licked Pansy. Yessir! on'y dog ever licked Pansy, Bill. Goin' to bury the two of 'em together when I git home, an' ef *she* don't cut up any more didoes 'bout it, Bill, I'm goin' to git a nice new tomb-stun. Yessir! a nice, new, white tomb-stun—Bill."

"Oh, Cap'n Hale!" sobbed Miss Ann.

The captain nearly fell off the seat.

"I beant a-holdin' no bad feelin's, but he was the on'y friend I had in the world."

"There, there, don't you go fer to cry—"

"He onct tore the boot clean off a tramp," she sobbed, "an' chased good-fer-nothin's away, an'—an' now I hev no dog to look after me, an'—an'—Ooo—oo—o—!"

"Whoa-oa!" thundered the captain, and his whiskers stuck straight out in front with a sudden and awful determination. "Ann—er—kin I kiss you?"

"Sol—Solomon," gasped Miss Ann, "you—you kin."

And he did.

"Solomon—kin—I kiss you back?"

"Why, Ann, dear, o' course."

And she did.

"Now we'll turn right 'round an' drive straight to the parson's an' git spliced, won't we, Ann?"

"Oh, Solomon, dear, we *will*."

And they did.

THE UNACCREDITED CORRESPONDENT

BY MARSTYN POLLOUGH POGUE

"NORTH of Forty-six" runs the old Canadian proverb, "wherever the spruce grows and water runs there is fur to catch; wherever there is fur to catch there are trappers; and wherever there are trappers there is always a Hudson's Bay Company's trading-post."

There is more truth in this than in most proverbs. In a thousand spots all over the vast Canadian wilderness the great company buys fur cheap to sell it dear in London. But in the far north the posts are widely scattered. They are hundreds of miles apart.

Few, mother-forgotten, and lonely, the recluses who are buried alive in these isolated posts pass their dull and wearisome lives in the monotonous labor which saves them (with a few exceptions) from lunacy and suicide.

John Cameron, the factor of Missabe House, was one of the exceptions. He is dead now; he abolished his life with a razor in the North-West Mounted Police barracks at Dawson a year ago. There is only the vivid memory of the result of his acting as the representative of a big syndicate which feeds a thousand papers in the United States and Canada with news, after the shadow had fallen upon his mind.

From Missabe House he flashed to this syndicate the greatest "fake" story that ever was put on the wire, and the syndicate fed the story to its hungry papers as a news story, and the result was an exodus.

On a map of Canada you can find with your forefinger the place where Missabe House stands in the north-western angle of the District of Athabasca.

The single wire of the Great North-Western Telegraph Company, which connects Dawson, the isolated capital of the Yukon District, with the rest of the world passes within a hundred yards of Missabe House. Strung taut between its poles, twanging and whining while the wind mourns in the spruce forest or chants a requiem in the long grass, this vibrant thread of wire stretches over two thousand miles of wilderness.

In his youth, before he had entered the service of the Hudson's Bay Company, Cameron had been a telegraph operator, and he had not forgotten the language of the sounder, and still remembered how to talk with the key, for he had a retentive memory.

So, two years ago, when the telegraph company's men passed Missabe House, planting the poles and stringing the wire, Cameron, who was watching them, said to himself: "By the great Morse, I'll cut in on that wire, and I'll be amused, entertained, and diverted, listening to the stuff they send over it." And, as soon as he could, he sent to Winnipeg for enough wire for his purpose, and instruments and apparatus.

For six dreary months he waited impatiently, looking at the Dawson wire every day with a thirsty longing in his eyes. A cloud was beginning to gather in his brain, and his desire to hear what was passing over that wire rowelled him.

When the coil of wire and the instruments came up from Winnipeg he made a connection with the Dawson wire and installed the instruments in his office in the factory. Then the sounder began its cheerful clicking, and he listened, filled with delight. The operator was sending in a leisurely way and he got most of it, although he was out of practice, of course.

But, in spite of his new diversion, the cloud inside Cameron's brain grew larger, and its shadow darkened his mind. The two other white exiles of Missabe House, for whom the weeks dragged on like months and the months seemed as long as years, noticed the leap and flare of a strange light in Cameron's eyes. "The old man's getting daffy," remarked Boal, the trader, to Anderson, the clerk.

"No wonder," answered Anderson, cheerfully, "I'm nearly bug-house myself."

One day Cameron, sitting in his office, heard a message from the manager of the United Press Syndicate, who sat at a desk in New York City, four thousand miles away, to Conway, the United Press correspondent in Dawson.

"Conway, U. P., Dawson," the message ran, "Why don't you send us a story? Isn't there anything doing up there? Gibbs, U. P., New York."

Within half an hour the sounder clicked Conway's reply.

"Gibbs, U. P., New York. Nothing doing of news value. Conway, U. P., Dawson."

Cameron sprang to his feet, grounded the wire north, and opened the key.

"He wants news, does he?" growled Cameron. "Well, I'll send him a story, damn him."

Then he sat down and called Gibbs, and began to send his story. His sending was "rocky" and "pretty bum." This is his story:

"Gibbs, U. P., New York. Prospectors just arrived in Dawson from Woman River country with an astonishing tale of treasure trove. They report having found a fabulously rich deposit of gold. Never before in the Yukon District, Australia, California, Colorado, or any other part of the world has gold been found in such amazing abundance. The lucky prospectors state that the whole of the Woman River Valley, which is forty miles long, and from ten to twenty in width, is fully one-half rich, red gold from the grass-roots down to bed-rock. Four pans of this enormously rich dirt were washed out and yielded one hundred and fifty ounces of coarse gold. Also, the prospectors say that the surface of the whole valley is strewn thickly with nuggets of dark gold, which lie uncovered on the ground, and which are almost pure. They packed into the city, on their backs, and on their pack-horses, nuggets weighing five thousand ounces, and valued at seventy-five thousand dollars. These favorites of fortune, whose names are Jake Gunn, Curly Pratt, and Shorty Simpson, are Canadians from British Columbia, and are expert prospectors, trained in Canadian mining schools. They went over the entire area of the valley, filled with wonder and amazement at the extraordinary richness of this new Eldorado. Then hastily staking their claims, they hurried into Dawson to tell their story of treasure beyond the dreams of avarice, the absolute truth of which no one doubts. I would try to describe the wild excitement which prevails in Dawson, but I am joining in the stampede for the new Eldorado. Conway, U. P., Dawson."

When he had sent his story Cameron closed the key, lit his pipe and left the office. From where he sat in the next room he could hear the United Press calling Dawson impatiently, but he only smiled.

"They've got a fine story," he said to himself. "They've got a beautiful story, but they're not satisfied. They want details, details, details! But they won't get them."

He kept the Dawson wire grounded, and at length Edmonton told the U. P.: "No communication with Dawson. Wire grounded north somewhere." And the sounder was silent.

The next morning Cameron's "fake" story was printed under five line heads in a thousand morning papers in the United States and Canada. A great wave of excitement swept over the United States and the parts of Canada where the papers fed by the U. P. are distributed. Although the papers said editorially that the value of gold would certainly depreciate on account of the plentiude of the metal in the new Eldorado, one hundred thousand men started for Dawson that day. Within two days two hundred thousand adventurers were on their long road to the far-way Treasure-House of the North. Hundreds of crowded trains rushed over the transcontinental railways from the east. From San Francisco, Seattle, Tacoma, Portland, Vancouver and Victoria hundreds of steamers and sailing vessels started northward packed with impatient passengers and loaded with provisions, clothing and miners' tools.

Meanwhile the shadow on Cameron's mind grew blacker, and two days after he had sent his "fake" story to the U. P. he confided to Boal, the trader, his conviction

that Anderson, the clerk, was afflicted with homicidal mania, and filled with a fiendish desire to assassinate his companions. "I think," concluded the mad factor, "that it would be strategic to slit Anderson's throat right now, and spoil his little game." Boal acquiesced cheerfully, but as soon as he could, he stole away and told Anderson. Twenty minutes later, Boal, Anderson, and two powerful half-breeds had the "rough-house" of their lives overpowering Cameron and tying him up.

The next morning Anderson and one of the half-breeds harnessed the factor's long-haired little ponies to a light waggon, and started for Dawson with Cameron. Three days later they reached the town and delivered the lunatic to the North-West Mounted Police.

On their way to Dawson they met the line-men of the telegraph company, who had started from Dawson down the line, to find the place where the wire was grounded. Anderson told the line-men about the connection Cameron had made, the line-men drove on to Missabe House, and twenty minutes after they reached the post, the Edmonton representative of the U. P. was asking the operator at Dawson to send him details of the Woman River Eldorado, the richest gold-field ever found.

The Dawson operator was puzzled, and sending a boy to summon Conway, asked the Edmonton correspondent what he meant. The Edmonton man answered: "Why, Conway sent us the story last week, just before the wire was grounded."

Conway entered the Dawson office within a few minutes, and was filled with surprise, then with suspicion. He denied having sent any story about any new Eldorado.

The Edmonton correspondent flashed Cameron's story, condensed, to Conway.

"Good God!" exclaimed Conway, "someone has been trying to ruin my reputation. I admire the magnificent nerve of the man who sent that story."

Two days later the first of the steamers carrying the stampeders arrived at the mouth of the Yukon River, and a Yukon steamer from Dawson reached Juneau at the same time. So the stampeders found out that the story on the strength of which they had come so far was a lie.

Landing the few of her passengers who wished to go on to Dawson, the steamer turned her black bows toward the south and raced homeward with the many who had decided to return to their homes.

The next day, at sea, the steamer met a great fleet of north-bound ships ploughing swiftly through the water, led by a British cruiser and an American battleship, and slowing her engines, she told them the bitter truth by arrangements of fluttering code-flags. In every steamer the leaping engines were slowed, and skippers and mates, reading the code-flags through their glasses, shouted the ill news from the bridges to the gold-seekers, who crowded the decks.

Dismay took the place of cheerful anticipation in the minds of the adventurers. The majority of them decided to turn back, but many there were who wanted to continue their journey to the Yukon country. So, at length, six ships rushed on toward Juneau with these, and the rest of the fleet swung around and swept toward the south on the backward track through the gathering darkness. And for a week afterwards the two war-ships prowled along the sea roads of north-bound ships, intercepting and signalling the humiliating truth to the many other steamers and sailing ships driving north laden with argonauts.

Insurance and Finance

Mortality from Consumption

A NUMBER of tables are presented to our readers in the accompanying chart, which very graphically represent the industrial experience of a prominent American insurance company, the Prudential, of Newark, New Jersey. While the figures are the result of statistics collected in the United States, conditions in Canada are in most respects so similar, that the results may be considered to be or almost equal application.

The tremendous importance of the study of consumption from the insurance company's standpoint will be better realized from the statement that more deaths occur in a year from consumption than from any other disease. There are a number of causes, both natural and artificial, which affect the death-rate from this disease favorably or the reverse. One very important condition is trade or occupation. We referred briefly to this subject in a former article on consumption, and may have occasion to make reference to it again.

There are also a number of other modifying causes, a very important one being difference of sex. A reference to the chart will show that between ages 15 to 44 the number of males dying from consumption is 1.2 per cent. in excess of the number of females.

With regard to deaths from consumption by race, the Prudential remarks that the proportion of colored risks assumed is small for all periods of life, as the company makes no effort to solicit this class of risk on account of the much higher percentage of mortality and the generally unsatisfactory business results. With regard to the mortality rate of various Southern cities, the death rate of the colored population is said to be uniformly and considerably in excess of the death rate of the whites, and this excess has continued, although the mortality rate of both races has gradually decreased during the past thirty years.

With reference to consumption by nativity, our table exhibits an excess of over 7 per cent. among our native-born population as compared with those of foreign extraction. The difference in this case is somewhat more marked than in mortality by race, but it is satisfactory to know that in the case of a number of other diseases this adverse comparison is not maintained.

With regard to our table showing the rate of mortality with reference to sex and medical selection, the company's Reference Guide remarks: "It was formerly the practice not to require a medical examination of risks for small amounts of insurance, but, after accumulating the necessary experience, the practice was changed to meet changed conditions. The industrial medical examination is sufficient for all practical purposes, but, of course, it is not as exhaustive and scientific as the medical examination of ordinary risks, in which a larger amount of insurance is involved." A referenec to the chart shows in this case comparatively little difference with regard to sex, but a significant percentage between examined and unexamined risks.

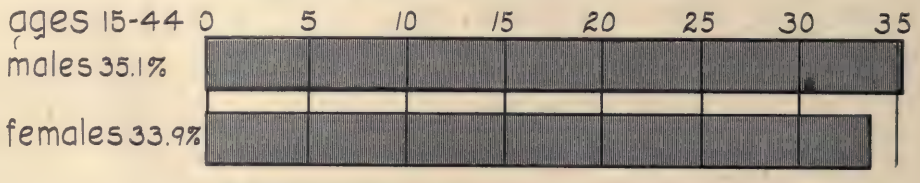
The table appearing under the title of "Consumption mortality rate per 10,000 lives at risk," shows an interesting comparison between two five-year periods, 1891-1895, and 1896-1900. The latter period will be seen to show a decrease in mortality from consumption of 3 per cent.

Our final table, showing the percentage of deaths, during the first year of insurance, from consumption, and from all other causes, shows clearly the alarming proportion of deaths resulting from the above-mentioned disease. The distinction of sex has not been made. With regard to this table, the Reference Guide remarks: "Of the mortality of males during the first year of insurance, accidents and pneumonia formed the largest proportion. Among females, pneumonia and tuberculosis were the principal causes of death at this period of policy duration. This comparison is of exceptional interest, and proves the value and effect of medical selection in reducing the mortality from chronic and organic diseases during the early years of policy duration in the experience of a life insurance company."

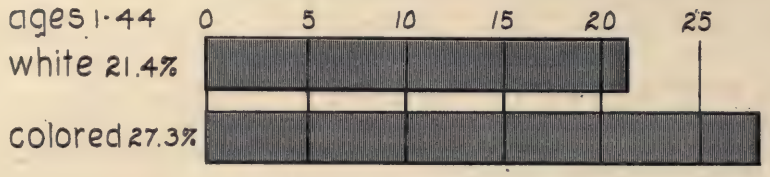
Mortality from

Industrial Experience

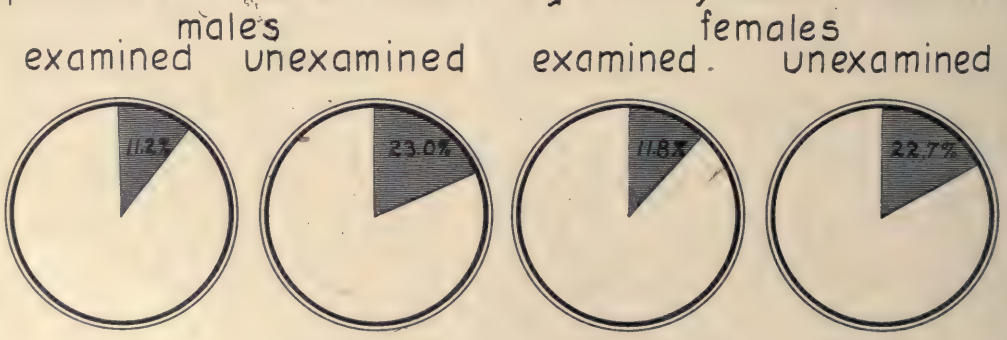
consumption by sex
per-cent of total deaths



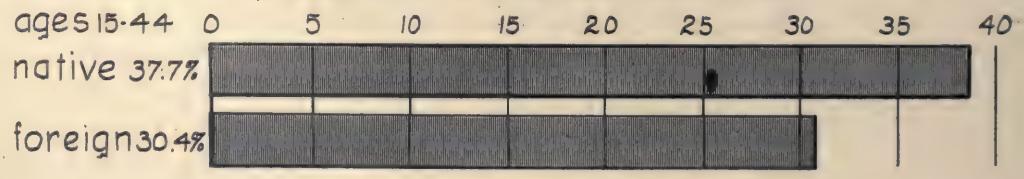
consumption by race
per-cent of total deaths



medical selection
per-cent of deaths during first year of insurance



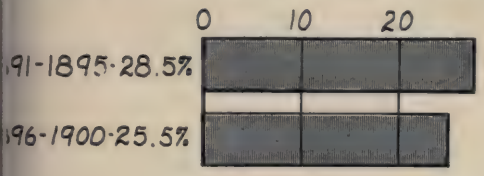
consumption by nativity
per-cent of total deaths



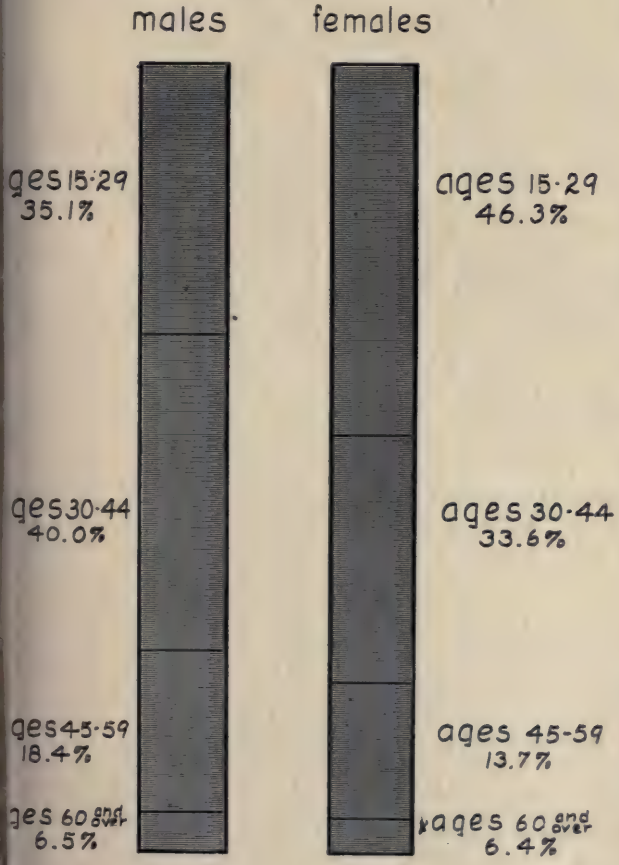
Consumption

1891 - 1900

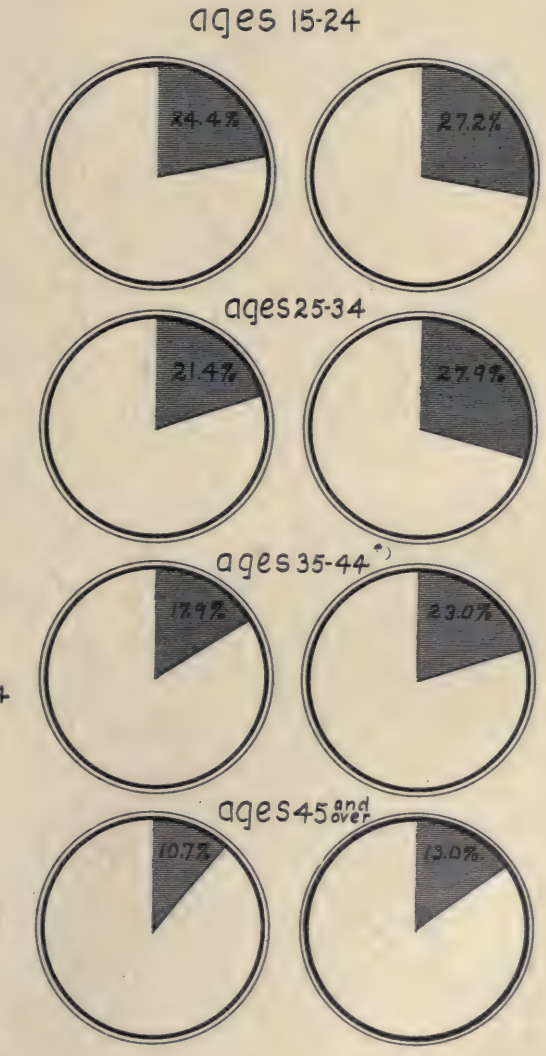
Consumption mortality rate
rate per 10.000 lives at risk



ages at death
per-cent of total deaths from consumption



duration of insurance.
per-cent of deaths during first year of insurance



Insurance or Luxuries

THE other day there came to our notice the case of a man who was killed in an accident leaving behind him a wife and five small children without a single cent to continue their existence.

The man was in the best of health and earning good wages. He had been approached on the matter of insurance but he was so strong that he felt that nothing could happen to him. His wages would take care of his wife and family and he would see to it himself that they lacked for nothing.

Yet a very short time after his expressed confidence, a serious accident laid him low. He was sent mangled to the hospital, where, after a few hours of agony, he succumbed to his injuries. His wife and children mourn his loss and his improvidence.

To the wife on whom the heavy burden now falls, there comes home the thought of how easily they could have had insurance and provision against any such accident. For fever, or any other serious illness might have resulted as fatally.

While her husband was alive they had not only the necessaries of life, but also a great many things they could have done without, though they did not think so at the time.

In fact one of the chief objections to accepting the policy proposed by an agent was that they could not afford it. Their expenses already used up the whole of the husband's wages. How could they take on this additional expense?

If it were to be added to their immediate expenses just as they stood, they certainly could not take the policy. But the real question was: Could they cut off some of their other expenses and make a place in their expenditure account for a certain amount of life insurance?

Let us look into the question. They lived in a rather expensive and well-furnished house. They all wore very good clothes and ate some expensive foods. The little girl who had shown some talent in drawing was taking painting lessons—a course that was advised by well-meaning friends. They always took in a good many excursions in summer and concerts in winter.

In brief, it was the idea of the fond father and mother, too, that the children should have the best they could give them; that they should do what other people's children did whose fathers were earning more money; that, as the father put it, they should "lack for nothing."

The idea was all right. At least it seemed so while the father was alive and drawing his wages regularly. But no provision had been made against the possibility of his being cut off from his family, and, with him, the regular supply of money which kept the family going.

It is all very well to live in a nice house, wear good clothes and enjoy the delicacies of the season—it is, *if you can afford it.* It is also good to cultivate the fine arts and to patronize all the best forms of entertainment as they come along—*if you can afford it.*

But before you cultivate fine tastes and a sense of the beautiful, there is a more homely problem that ought to be given attention. Luxuries are fine things, but necessities come before luxuries. Fine esthetic taste does not appease hunger, does not cover shivering children nor keep a warm roof over their heads.

The natural and sensible order is to provide the necessities first, and to provide for them ahead. A little less expensive house, furnishings not quite so costly, clothes a little plainer, but which will wear better, very probably, and good, wholesome, plain food—these, and an insurance of their continuance in case of accidental or other death, are the necessities of life. These first, and whatever else you can afford afterwards.

To that mother with those five children dependent on her and she not knowing which way to turn, it is as plain as day that, without any great sacrifice while her husband was living, they could have reduced some of their expenses, some of which were really luxuries, and have had instead an insurance policy which would have tided them over this most trying time.

As a result of their comparative extravagance, their lack of foresight and failure to appreciate the risk they were running, a helpless mother and five helpless little children are thrown onto a cold world, not know-

ing where to get bread and shelter and clothing.

It makes it all the harder to bear that they have been used to very good living and now must be content if they can get a living at all, if some relative or friend will be good enough to take one of the children, and another, another one, while mother must struggle along, toiling for bread for all that is left of her broken home, her children objects of charity, and perhaps not too kindly treated by the children of the family into which the little stranger has been adopted. To the mother it is far from a pleasant thought that her dear ones may be slighted.

The just self-reproach that a little saving and prudence would have secured an insurance policy which would have spared all this trouble, makes the whole thing doubly bitter. The case is a piteous one.

Yet in hundreds and thousands of homes to-day the very same risk is being run by fond but thoughtless parents.

From the pulpit preachers are pointing to insurance as a necessity, while progressive journals are everywhere giving the subject more space. The agent is doing his missionary work. And, in spite of all this advocacy, and in spite of the cases of degradation and penury similar to the one mentioned, of which every community presents a member, myriads of homes are still unprotected. Is yours? Then arrange at once to place it out of danger. Cut off some of the luxuries, some of the things not absolutely essential, and make provision for insurance, which ranks as one of the greatest of all necessities.

CANADIAN STEEL RAILS

THE subject of greatest interest in the Canadian industrial world is the steel issue. How important it is for the country that her natural resources in iron ores should be developed and manufactured is patent to all who have made a study of the essentials of our progress. Our governments have not overlooked this need. The Ontario Government pays a bounty of $1.00 per ton on pig iron made from ore mined and smelted in the province. The Dominion Government pays a bounty of $2.25 per ton on pig iron made in Canada from Canadian ore, and $1.50 on that made from foreign ore. On steel ingots the bounty is $2.25 per ton.

It was further provided in chap. 15 of the Acts of 1903 that, whenever satisfactory evidence was furnished to the Government that rails of the best quality were being made in Canada in sufficient quantity to supply the ordinary demands, the Governor-in-Council might impose *a duty of seven dollars per ton on steel rails imported into Canada.*

Since the organization at the Soo, experts have reported that these conditions are fulfilled, and, accordingly, on Saturday, Aug. 28th, the imposition of the $7.00 duty was announced in the *Canada Gazette.* Rails actually contracted for abroad prior to this date are exempt if imported into Canada not later than Nov. 30th, 1904, and actually laid on the track in Canada not later than Feb. 28th, 1905. If the material were Canadian throughout, the Soo mills manufacturer would have the advantage of the following bounties and duties:

Ontario bounty on pig iron made from ore mined and smelted in the province	$1 00
Dominion bounty on pig iron made from Canadian ore, for this year	2 25
Dominion bounty on steel ingots made in Canada, for this year	2 25
	$5 50

Just at present the Soo steel mills are not able to get the full advantage of all these bounties because they have to use American ore. The ore available in Canada at present will not make the best rail. But the Soo manager promises to be able to produce it from their own properties next summer.

They can, however, profit by the $7.00 duty which has been put in force. Moreover, the new anti-dumping clause will provide additional protection. Recent reports show that the Americans have been dumping. The price of steel rails in their own market is

$28.00 per ton. They have been reported to be selling these in Canada from $18.50 to $22.00 a ton. Under the anti-dumping clause, those sold even at $22.00 would be subject to an additional duty of $3.50.

At present the Soo mills using 25 per cent. Canadian ore, secure the following advantages over Americans:

25% of $1.00 per ton Ontario bounty on pig iron from Ontario ore	.25
25% of $2.25 per ton Dominion bounty on pig iron from Dominion ore	.56¼
75% of $1.50 per ton Dominion bounty on pig iron from foreign ore	1.12½
Bounty per ton on steel ingots made in Canada	2.25
	$4.18¾
Duty per ton	7.00
Dumping duty	3.50
	$14.68¾

Great Britain will have the advantage of the British preferential tariff.

These are the two great competitors of the Canadian manufacturer. The Canadian steel makers now for the first time have ample protection. Can they meet the demands of our vastly expanding market?

There seems no reason to doubt that they can. Present importations amount to about 190,000 tons per year.

The Soo plant alone has at present a maximum capacity of 150,000 tons a year, and the steel works at Sydney, N.S., which are to be in operation in a few months, can produce another 150,000 tons per year. The 300,000 tons of the two plants will more than satisfy the present demand, and, should the demand be greatly increased in response to the railway building arising out of our present expansion, the production can be greatly extended also.

The immense benefit to the country will be apparent to every Canadian

THE NEW BUSINESS MAN

A GENERATION more and we shall probably look in vain among the very successful for the old type of business man. Many of our first millionaires became rich without the use of imagination or large ability, by obtaining a start with the approved methods of small business, and then the natural resources of the country and the lack of competition did the rest. There are to-day many who have made millions by the use of no other talents than those which enable a man to conduct a small shop successfully, but conditions are now such that exceptional success in business will only follow exceptional ability. With this change many of the old ideas must die.

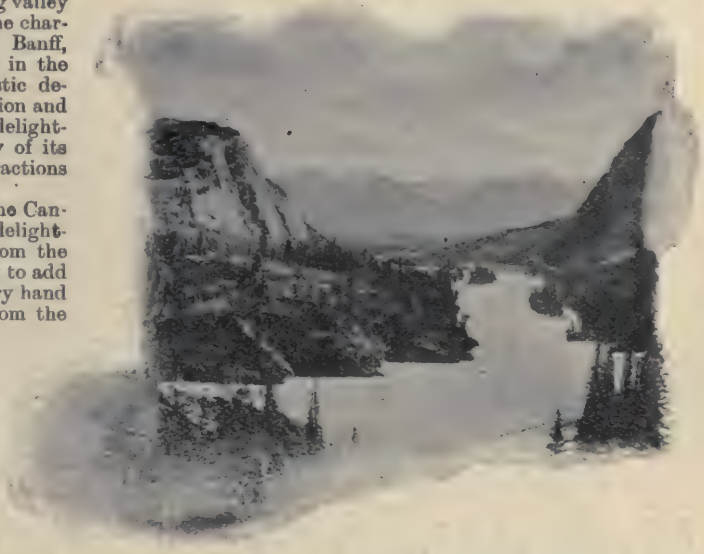
It used to be imagined that the head of an enterprise must be familiar with its every detail, and many a successful "self-made man" has boasted that, if necessary, he could do the work of any one of his men. Hence the exaggerated idea of the advantage of beginning at the bottom; the distrust of the higher education; the belief in long hours of work and in nothing but work.

Mr. Morgan didn't begin at the bottom. He is an earnest supporter of kinds of education which have no immediate practical bearing, as is shown in his desire to help the fine arts in the United States. He probably doesn't know how to couple a railway coach himself. The great business man of the future must be strong in larger ways than his predecessor. He must understand men; how to select them; how to play upon them; how to let them alone. He must understand general economic and financial conditions. The methods of the small shop-keeper will not serve him. Mr. Armour, who built up a great butcher business, used to go to bed at eight o'clock himself, and force his sons to do the same, in order to get in more work, and he cared nothing for pleasure or self-expansion. The day of his species is past. The new business man knows that whatever gives him knowledge, understanding, taste, whatever liberalizes or enriches his character, it is advisable to strive after, and so business is becoming dissociated from the idea of narrowness that formerly accompanied it. It now invites, in the search for success, many of the highest intellectual attributes of man.

Banff, the Beautiful

Pine-woods and a broad-spreading valley surrounded by fine mountains are the characteristics that have gained for Banff, beautiful as are the other resorts in the Canadian Rockies, many enthusiastic devotees. It has a world-wide reputation and draws its visitors from many lands, delighting them with the wonderful variety of its scenery and the great choice of attractions it offers to men of diverse tastes.

The whole place centres round the Canadian Pacific Railway hotel. It is delightfully situated a mile and a half from the line, and is supplied with everything to add to the comfort of its guests. On every hand are woods of pine, and the road from the village leads for half a mile through thick groves of trees before the hotel is reached. Delightful walks meander in all directions, and the visitor may wander on and on, till he finds himself far up the valley of the Spray, itself almost hidden by the woods along its banks.



BOW RIVER VALLEY

Just below the hotel is the junction of the Spray and the Bow and the falls of the latter stream. Here the river, some fifty yards wide, takes a plunge at the end of a fine rapid. Cascade is perhaps a better name for it than waterfall, but within its limits it shows a fine fury and its roar is distinctly heard on the heights above. From the terrace of the hotel a splendid view may be obtained down the Bow Valley to the regular bulwarks of the Fairholme Range. The river is right below the eye, and as it cuts its way between Mts. Rundle and Tunnel and then across the plain, its precision seems almost artificial. Its waters are emerald green, and contrast well with the yellow grey of its clay banks and the dark, formal spruce that marks its course.

A still better view may be obtained from the summit and sides of Tunnel Mt. Cascade and Rundle rise on either side and shut the valley in, but between them stands the lower height of Tunnel and commands a splendid prospect in every direction. A good bridle-path leads to the summit, and the carriage road to Lake Minnewanka and the buffalo corral in the Canadian National Park passes round it, and the visitor, as he goes, has first one then another vista spread before him.

To Minnewanka is only one of the charming views round Banff, and the valley may be explored in many directions in a carriage and pair. A tally-ho starts daily from the hotel, and the drive through the wooded lowlands, with Rundle, Cascade and the Fairholme Range presenting themselves from ever new points of view, is wonderfully picturesque.

For those who ride still other excursions are open. On Sulphur Mt., right behind the hotel, a switchback trail six miles long has been cut to the observatory at the top. It leads through a wood which opens out every now and then and reveals the Bow running thousands of feet below, or shows the valley of the Spray with the Twin Peaks at its end and the snow-covered pyramid of Mt. Assiniboine just visible twenty miles away. As the higher ground is reached, the spruce diminishes in size and the underbrush is formed of stunted trees that on lower ground might be of forest size. Here and there an open glade appears, and the grass is spangled with bright-colored wild flowers.

BANFF HOTEL

Sulphur Mt. takes its name from medicinal hot springs found in a natural basin far up its heights. The water is laid on to the hotel and an excellent swimming bath provided, where those with rheumatism and kindred affections may bathe.

But though the invalid is not unknown at Banff, it is very far from being merely a health resort. The hearty laughter that is heard in the evening along the corridors of the hotel, the cheerful talk that passes before its crackling log-fire, the many parties that sally forth day by day on distant expeditions or for golf and tennis, dispel effectually that notion. It is in truth a delightful summer resort, where if the invalid may find relief from his pains, the athlete will also have much to interest him, and people of every taste and age will be able to enjoy themselves amid its lovely scenery, splendid air and varied amusements.

Housing the Great Harvest

THE wheat crop in Manitoba and the Territories this year surpasses all records, and the transportation departments of the railways will have to tax their resources to the utmost to move the product to market. The Canadian Northern Railway, tapping the agricultural areas of what Sir Sandford Fleming years ago designated as the great fertile belt of Canada, has grown to be a prime factor in the commercial life of the West in this respect, and yearly as the line penetrates farther into the interior it must increase in importance as a railway enterprise and in usefulness in a land rapidly filling with settlers whose requirements from a transportation point of view will be many.

The export traffic of the West in seeking outlet to tide water centres at the head of the Great Lakes, whence during the season of navigation the largest fleet of grain-carriers in the world find constant employment in bearing the grain to the sea-board, and what cannot be moved in this way is held in store at Port Arthur and other points for shipment the following spring. To do this requires storage capacity for many millions of bushels, and great as the accommodation is, the prominence of Port Arthur as a grain depot can be seen when it is pointed out that yearly all available space is utilized.

The picture shows the Canadian Northern Railway Company's elevators at Port Arthur, the largest connected and most up-to-date structures of the kind in the world. The engraving gives but a faint idea of these immense buildings, so solidly built that they are indestructible. They were designed and erected by the Barnett & Record Company, of Minneapolis, Minn., under instructions from Messrs. Mackenzie & Mann, and were completed under the supervision of the Canadian Northern Railway Company's engineers, the work being substantial to the smallest details. The material used in construction of these great storage houses, which are on the tank system, is fire-proof tile, braced with steel and embedded in cement, each annex having eighty circular tanks and sixty-three intermediate spaces for the reception of grain, giving each group a capacity of 2,500,000 bushels. The elevators flank the grain tanks and have a combined capacity of 2,000,000 bushels, giving in all a total storage capacity of 7,000,000 bushels.

To support this enormous weight, which can be easily estimated, required a massive foundation and the strongest buttressing to resist the lateral pressure There is no other building like it or equal to it as a store-house on the continent, and the possession of it gives the Canadian Northern Railway facilities for handling and storing grain possessed by no other company in the West, whether in the United States or Canada.

The interior arrangements are as complete and commensurate for the purpose as skill and adaptability could make them. The tracks of the railway company run through the elevators and *twenty-five cars can be unloaded in an hour;* from the hoppers the grain is carried over the tanks on belts which can be so arranged that the grain is shot into any tank or intervening space desired.

The loading facilities are equally complete and expeditious. The grain chutes that open from the exterior walls on the water side can put *a cargo of 125,000 bushels in a steamer's hold in seventy-five minutes.*

Absolute safety in storage and celerity in handling freights and cargoes were the ends striven for, and it must be said by all who are acquainted with the operations of this immense plant, where everything moves with precision and certainty of action, that the designers have achieved complete success. Yet the credit rests with the railway company in providing a structure so applicable to requirements, and the knowledge that the line is so efficiently equipped to handle the wheat crop expeditiously, must encourage shippers to seek the Canadian Northern route in transporting their consignments to the eastern markets.

THE LISZT

STYLE—A.

There is one characteristic of the LISZT PIANO which stands out prominently, that is tone ; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

It is an instrument representing the embodiment of the latest modern thought in piano construction.

The case design, reflecting an artistic colonial spirit, delights the eye of the refined, and it is the ambition of the company to maintain a high degree of excellence in beauty of design.

In Mahogany or Walnut, overstrung scale, 7 1-3 octaves, three strings, repeating action with brass flange, three pedals, double fall-board, patent noiseless pedal action, full desk.

Length, 5 ft. 3 in.; width,2 ft. 2 1-2 in.; height, 4 ft. 8 in.

THE LISZT

SHOWING ACTION

Showing the action with hammers and keys in position. They are of the very best Canadian make, possessing all the latest modern improvements.

The action embodies the full brass flange.

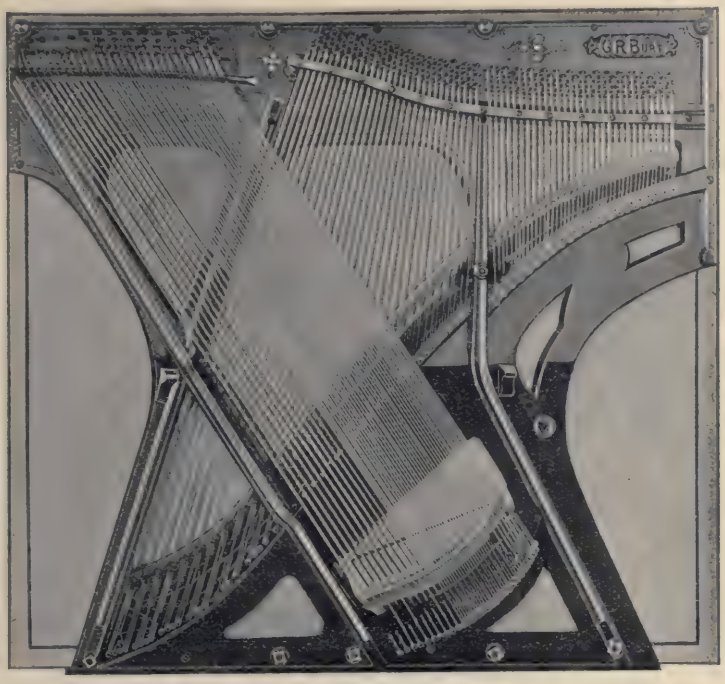
The hammers are of the best German felt.

The keys are made of the best ivory and the sharps are of ebony.

The pedal action used in this piano is a patent, non-squeakable, spring action, which obviates that disagreeable noise so often found in pianos.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT



THE LISZT

SHOWING FRAME

The frame, with heavy iron plate bolted to back, and with strings in position, also showing iron support for key bottom.

The metal plate used in our pianos is braced with a view to equal distribution of the immense strain of the strings, so that one part of the plate is not bearing more than its proportion. The improved scale ribs of iron cast on plate ensure a beautifully clear treble.

The strings are of the very best German music wire, and wound with copper in bass section.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.

THE BOOKS

Old Gorgon Graham
George Horace Lorimer

Being more letters from the self-made merchant to his son. Cleverer and funnier than words can tell. The first edition called for 50,000 copies. The demand for these letters is tremendous, and it's no wonder when every sentence contains so much common-sense clothed in so much wit. The book itself is very attractive, bound in dark green cloth with white title band. Cloth, 16 pictures, $1.25.

The Mystery of Miriam
J. Wesley Johnston

Those who remember "Dwellers in Gotham" will not be surprised to learn that his latest story will be among the most successful books of the season. The *Montreal Star* predicts "a signal success for the novel." Paper, 75c.; cloth, $1.25.

The Belle of Bowling Green
Amelia E. Barr

Whose books are so popular that only the title of a new one need be known to guarantee its sale. When it is added that this story takes one to the early New York days, so full of love and adventure, interest is at once aroused. Cloth, $1.25.

By the Queen's Grace
Virna Sheard

For her story Mrs. Sheard has chosen the picturesque period of the reign of "good Queen Bess." She has read her history well, and given a thoroughly satisfactory color and atmosphere to the story. Indeed, the reader will find it a very charming and delightful book that, when read, will be recommended to one's friends. Cloth, illustrated, $1.25.

The Mystic Spring
D. W. Higgins

Thrilling sketches of Western life in the early pioneer days of the gold excitement. The reviewers proclaim the author the Bret Harte of Canada. The *Victoria Colonist* says of this book: "The stamp of genius is on every page." Cloth, illustrated, $1.50.

SENT POSTPAID UPON

WILLIAM BRIGGS

TO READ

God's Good Man

Marie Corelli

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12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th. 1904.

To Members:

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to $768,063.43, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	844,832 68
Municipal Debentures and Stocks	190,758 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance, etc.	3,345 82
Accounts Receivable	945 99
Furniture and Fixtures	8,343 26
The Molsons Bank	201,735 25
Cash on Hand	5,470 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company,** and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, G. A. HARPER, } Auditors.

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1893	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,000.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " **1903**	**2,087,977.03**	**768,063.43**	**65,000.00**

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President. V. ROBIN, Treasurer.
A. T. HUNTER, LL.B., Vice-President. E. BURT, Supervisor.
R. H. SANDERSON, Building Inspector.

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Reserve Fund - - - - - - 3,000,000.00

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JAMES ELLIOT, General Manager.
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W. H. DRAPER, H. LOCKWOOD and W. W. L. CHIPMAN, Inspector. Assistant Inspectors.

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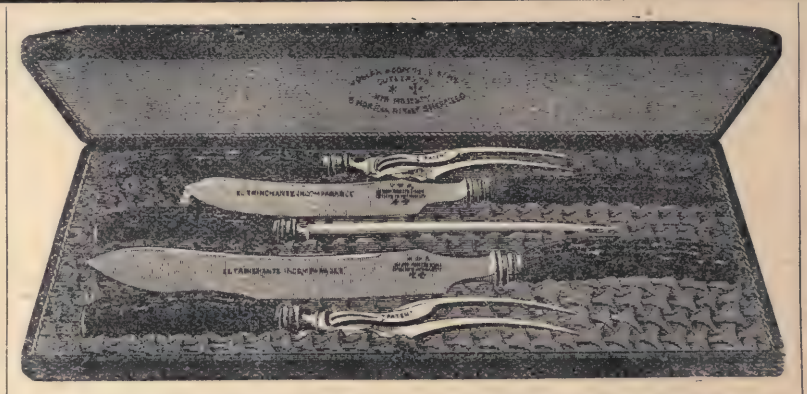

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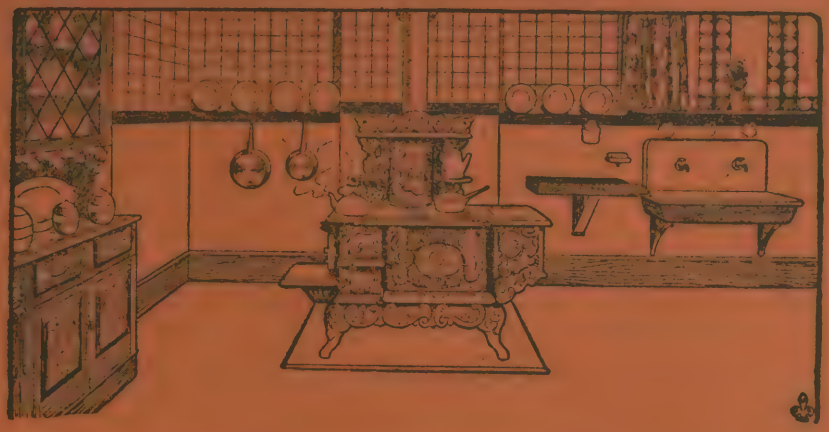

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Assets at 31st Dec., 1903 - - -	$86,648.35
Surplus on Policyholder's account -	$52,953.23

The Toronto Life INSURANCE COMPANY

(Incorporated)

JOSEPH PHILLIPS
President

HEAD OFFICE { 243 Roncesvalles
Toronto, Can.

THE NATIONAL
Monthly of Canada

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DECEMBER 1904

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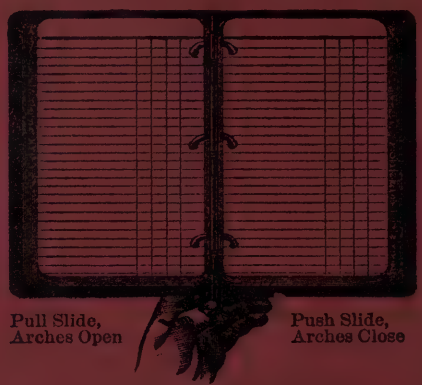

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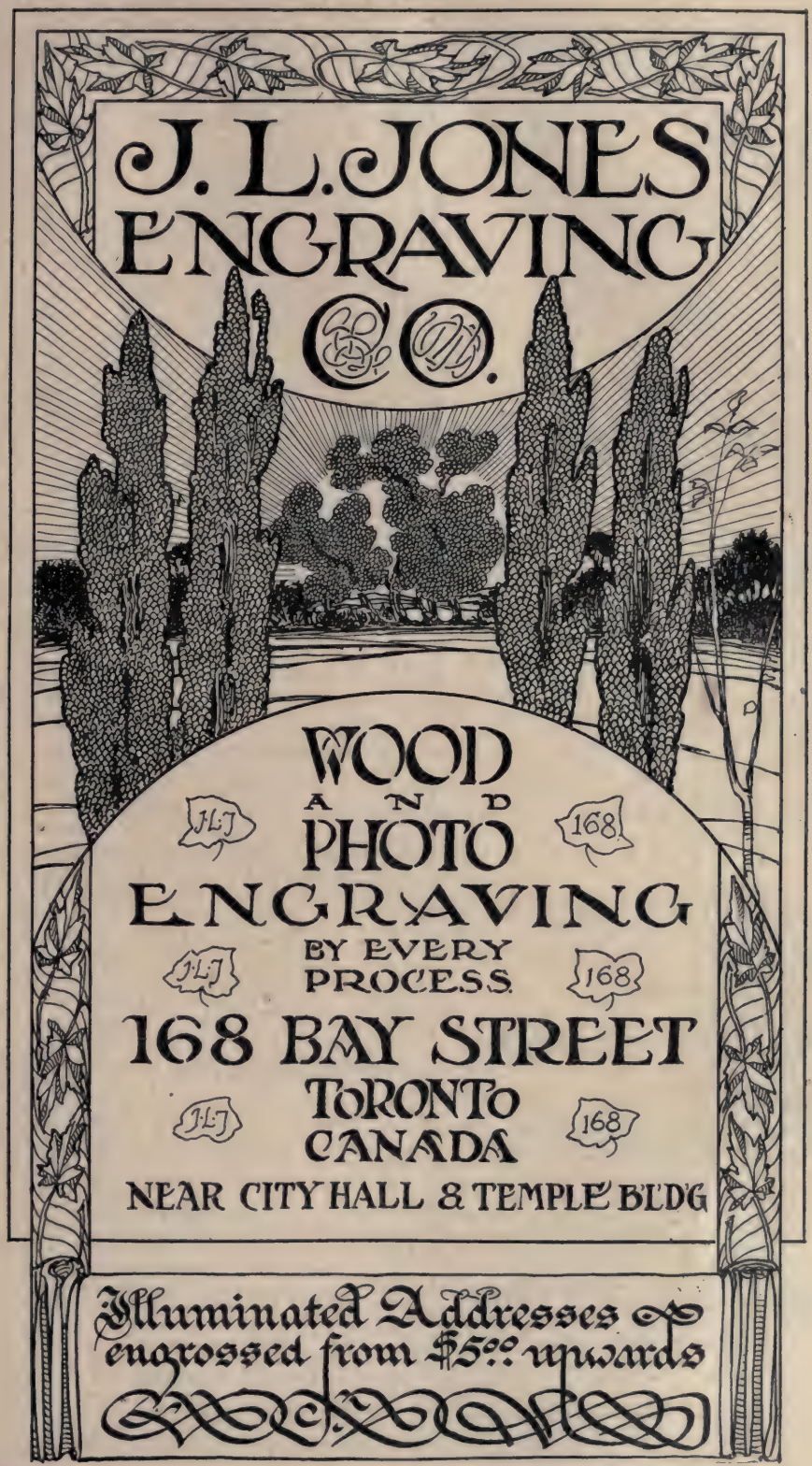
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THE
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OF CANADA

VOL V. TORONTO, DECEMBER, 1904 No.

TOPICS OF THE TIME

The People Are Responsible

POLITICS nowadays is a science. Within the past decade or two it has been so thoroughly systematized and organized that a technical importance has been given it which it never had before. Its scope, too, has widened. Formerly there was only the politics of the nation or colony as a whole, but to-day we have federal, state or provincial, and civic politics, with a complexity of organization in each. It is impossible to escape political influence in some way or another; whatever may be one's personal inclinations, it is a factor in our life to be reckoned with. And since men are giving themselves up to it, and are studying new systems and evolving new methods, are, indeed, in some places adding it to their list of school studies, modern politics may in a way be quite properly called a science.

It is the more unfortunate, therefore, that an influence so widespreading should have lost something of its usefulness through deterioration. Pure politics is still the dream of the idealists, but, say the best we can of existing conditions, we cannot say that pure politics has yet been very fully realized. In our own country and the country nearest us, political corruption is from time to time revealing itself, and there is reason to believe that much exists unrevealed. Ward politics has become in the United States a force of tremendous and growing power, and various newspaper and magazine writers within the past year or so have shown a state of affairs astonishingly serious. Only recently one of the chief officials of St. Louis confessed that for the past twenty-five years hardly a bill had passed the Council without being paid for; the members had each and all received large or small bribes for their votes. Civic affairs in many other American cities have been shown to be almost as bad, and as municipal politics and its methods are more and more affecting the larger field of federal politics, there is an element of the baser sort all the way through.

In Canada we may congratulate ourselves that no such extreme of political corruption has yet been reached; but the evil is here too, in lesser proportions. If it were not, we should not be having election trials such as those which have awakened so much interest of late in Ontario.

These paragraphs have no special reference to the General Election or to the recent campaigns of either party. They are being written before the results of the election are known, and will not appear in print until some weeks after, and, therefore, are meant only to apply to the situation in general, without partisan bias or reference of any kind. It is quite beside the point to attribute the political corruption in Canada to whichever party one is opposed to. It is in both parties, and is due not to the policies of either, which in the long run are usually

found to be fairly well matched, but to a moral deficiency on the part of the people, of which advantage is taken by the campaign agents.

The remedy for this, and also for the inefficiency in our municipal governments, lies with the people themselves. When our Canadian electorate take a more active and genuine interest in civic affairs and assume a firmer attitude in provincial and federal politics, there will be an improvement, and then only. Indifference paves the way for corruption. If voters would not be purchased, they need not. What would not be countenanced in private or business affairs should not be permitted in politics, but the general public do not as yet look at it in this way, and until they do there is little possibility of improvement. The fair name of Canada is at the mercy of her citizens.

Compulsory Voting and a Third Party

ONE of the remedies for political corruption in Canada proposed not long ago was compulsory voting. The proposal was endorsed by no less an authority than Chancellor Boyd, whose opinion at any time merits respectful attention. Any means of making the public more particular about voting would be welcome; but it is doubtful if such a result could be accomplished by a measure compelling them to vote.

There are several important objections to compulsory voting. In the first place, the law would probably remain inoperative. The difficulties in enforcing it would be even greater than with a prohibition law, especially under the present system, which requires every vote to be cast in person. If every voter on the list were compelled to use his franchise, provision would need to be made for voting in some cases by mail; for as the law stands now it would be impossible. Again, such a measure would be rightly regarded as an interference with a man's natural rights. If he has conscientious objections to either party, or to either candidate, he should not be compelled to vote for either; he can only express his objections by a non-vote, and if the law forces him to vote it robs him of his personal rights of judgment, to which every British subject is entitled. This being so, a third reason against a compulsory measure lies in the fact that, the voter's choice being limited at present to two parties, a third party would be necessary if the law were to be just to all.

The third party idea has thus far not worked out successfully in Canada. Various attempts have been made in that direction from time to time, but they have received the support of but a small proportion of the people. Many of these attempts have been connected with the temperance movement, but repeated experience has shown that the great majority of temperance people will not sacrifice their party sympathies even in favor of a third party whose principles are professedly prohibitionist. A third party of another kind was proposed at a meeting of the Canadian Trades Congress, held in Montreal in September. This was a labor party, doubtless suggested by the increasing numbers and importance of the labor classes in Canada. There is, however, no reason to believe that a labor party would be more feasible than a temperance party. The average workingman has quite as strong political leanings as his professional brother, and he dislikes to be put in a separate class. He votes as other men vote, and would probably prefer to do so always, especially as the majority of questions before our parliaments do not directly affect the labor interests. The attempt to further encourage the class or caste system hardly deserves success, even if it were feasible.

Ontario's Natural Gas Fields

THE soil of Canada is a prolific producer, but two of its most remarkable products are oil and gas, both of which exist in paying quantities in various parts of the Dominion. Oil wells are being worked in New Brunswick, Ontario, and Alberta, recent new discoveries in the south-western peninsula of Ontario especially having given the industry a fresh impetus. Natural gas is a rarer commodity, but of this, too, there are very considerable quantities, and steps are being taken to commercially develop the fields known to exist.

For several years an important field has been worked at Windsor, from which the city of Detroit, on the American side, has received its supply of natural gas; but this field has of late become greatly depleted. What now promises to be a better field is the country along the Lake Erie shore, where one company is already at work and a second is about to instal a plant. The first of these fields extends for about fourteen miles westward from the head of the Niagara River, and its supply goes chiefly to the city of Buffalo, to the amount of twelve million feet a day. The newer field lies a few miles to the west, and it is proposed to build a pipe line to Hamilton for the supply of that city and intervening towns. The line will be about forty-five miles long, and, with the several supply wells which will be necessary at points along the way, the estimated cost of the enterprise is in the vicinity of half a million dollars.

Natural gas is of value, both as an illuminant and a fuel. In Buffalo, Detroit, Cleveland, and other American border cities, it has been in use for many years, and has proved to be quite as good for both purposes as the manufactured article. As fuel it is said to be the equal of coal, with the added advantage of being much more convenient. One or two Ontario towns have been supplying their own wants from wells within their town limits, and the price has ranged from thirty cents upward. If the supply is reasonably husbanded it is sufficient, in all probability, for an indefinite time, and those portions of the country lying within the gas belt would thus seem to be favored above most communities.

Supplying Our Own Fuel

AN increasing problem in central Canada, outside of the few fortunate districts that have such resources as natural gas or native forests within their own borders, is the matter of fuel. Even in years when there are no strikes, the fuel bill is one of the heaviest which the Canadian householder has to face, and the burden must naturally increase instead of lighten, unless some source of supply be found nearer home. Ontario, for example, is entirely dependent upon the United States for her coal, a fact that has in the past caused some inconvenience, and might under certain conditions have serious consequences.

Yet on either side of us there are immense supplies of Canadian coal wanting a market. Only recently a whole mountain of anthracite has been discovered in Alberta, and other mines have been in operation for years. At the other end of the Dominion, Nova Scotia has more bituminous coal than she can market in eastern Canada, and has found it necessary to ship her surplus to New England and other foreign markets. This Nova Scotian coal can be brought as far as Montreal quite practicably, there being excellent means of water carriage; but farther west the cost of transportation is at present prohibitive. Thus with coal in all abundance on either side of us, central Canada is still dependent upon an outside source for its fuel. It is very desirable that it might be otherwise. Much of the exploration in northern Ontario has been in the hope that coal deposits might be found, but so far there have not been evidences of any paying quantity. The remaining remedy, therefore, lies in the cheapening of the rates of transportation. If by competition between the trans-continental railways or by any other means the freight rates can be brought down to a more possible basis we may yet be burning "made-in-Canada" coal in our homes and factories—anthracite from the far west and bituminous from the far east.

More Trade for Canada

A NEW steamship line, which will mean more business for Canada, is about to be inaugurated, to run between Vancouver and Mexico. A contract for this service has been entered into by the Canadian Government with a Scottish firm, which will receive subsidies of $50,000 each from the Governments of Canada and Mexico. The possibilities of the Mexican trade have been coming to the attention of our men of business for some time past, and the inauguration of a fast steamship service is the first step toward realizing them. The original plan included a service on the Atlantic as well as the Pacific coast, but it

was found that it would be more expensive to operate, and Mexico did not agree to an increase of subsidy. For the present, therefore, the experiment will be confined to the service on the Pacific, in which both countries are closely interested. The service will be monthly, touching the open ports at the Canadian end and several of the most important seaboard cities in Mexico. Considerable difficulty is being met with in the arrangement of the details on account of the inferior facilities for loading and discharging at some of these southern ports, but it is expected that when the service is firmly established the Mexican authorities will be moved to make some improvement in this direction.

There is good prospect of trade between the two countries. Mexico has been neglected commercially, but she is now coming to her own, and Canada has the better opportunity to reap the benefits, because Mexico considers the United States in an unfavorable light, while she is inclined to look upon Canada as a country, or part of an empire, favorable to her cause, and, therefore, the more likely for trade relations. Naturally the idea has gained some ground among the Mexicans that the United States plans to eventually annex their country, and take away their national independence, and whether there be any reason for this or not it serves among other things to direct their attention more in the direction of Canada.

In this new market, where many Canadians are already settled and doing business, we will find a demand for some of our most important products. Mexico will buy from Canada coal, pig iron, lumber, furniture, implements, machinery, fruit products, ham and bacon, cheese and butter, salt fish, canned goods, and general merchandise; and in return she will send us raw sugar, mahogany, dye woods, fruit, hides and hemp. There is thus a wide opening for reciprocal trade. Both countries have the goods to offer, and each has a demand for the other's. The operation of the new steamship line will be watched with considerable interest, and if it proves successful an Atlantic service will probably soon follow.

Prospects in the North Pacific

SURVEYING tours in the North Pacific country continue to confirm the belief that in that farther corner of Canada is a territory well worth opening up. Attention has naturally been drawn to that country by the new railway project, in the interests of which some preliminary surveys have already been made. The Pacific end of this project is a very prominent feature in its plans and purposes, for not only is the new trans-continental to furnish increased transportation across the Dominion, but it is to give a new outlet for ocean traffic, and thus to build up Canada's trade on the Pacific. The selection of a terminus is, therefore, a matter of the first importance. It is likely that this will be Port Simpson, near the Skeena River, now a small trading town, possessed of one of the finest natural harbors in the world; but the final decision between this and three or four other ports will depend largely upon the engineering of the road through the Rockies.

The Pacific coast, from Vancouver northward, is one of the scenic show-places of the continent, but its more practical value lies in its great fishery and lumber resources. The fisheries of the north bid fair to outdistance those of the world-famed southern British Columbia waters. For instance, the catch in the Skeena River, close to Port Simpson, was last year nearly twice as large as that of the Fraser, long known as one of the world's finest salmon rivers. With fish in the rivers, lumber in the forests, and possibly hidden wealth in the northern Rockies, there is good material in this Pacific country for industrial development, which will be greatly accelerated by the opening up of a new railway route. But of still greater value to the Dominion as a whole is the ocean traffic via this new northern port. The trade with the Orient is rapidly growing, and Canada has an opportunity to create now a market for the surplus wheat which we shall be growing in a few years' time. The new railway will also divert to Canadian ports a large amount of the export trade between the Orient and Europe, particularly that with Great Britain.

What Canada Will Do in 1925

REFERENCE was made in these pages last month to the great wheat crop of 1904 in Manitoba and the North-West. Later reports have fully confirmed the estimate then given, and Canada is again to the fore as one of the world's food-producers. Just how much of the world's wheat supply she is capable of producing is brought out in an interesting investigation made recently by the New York *Post,* one of the ablest newspapers in America.

By 1925 it is probable that there will be only two wheat-exporting countries in the world. Russia will by that time produce 650,000,000 bushels and India 600,000,000 bushels, but both countries will need their entire crop for home consumption. While Russia will have enough for her own use, the rest of Europe will need to import large quantities to feed her people. Australasia, too, will have a deficit, and in the United States, if the population continues to increase at its present rate, the entire crop will be required for use at home, thus putting the American product out of the world's market.

The only likely competitor left for Canada is Argentine, in South America, which twenty years from now will probably produce 700,000,000 bushels. The Argentine product will supply the rest of South America, and will go also to South Africa and Australia. Of Canada's prospects the *Post* says: "Canada will compete with the Argentine for the great European markets, with the advantage of a much shorter and correspondingly cheaper ocean carriage, and will monopolize the markets of China and Japan, where flour is slowly but surely gaining ground as a rival of rice, and where long before 1925 there is expected to be an enormous demand for both wheat and flour." It may safely be assumed that Canada's wheat areas will continue in the meantime to fill up with settlers, and by 1925 we shall be heading the list of the world's wheat-exporters, though, perhaps, not of its wheat-growers.

Progress by Means of New Ideas

A CANADIAN manufacturing firm, in search of new ideas, recently sent one of its members to a leading American centre to study the particular trade methods and conditions in that city. In this of itself there was no special significance, but it may be taken as a recent instance of a very proper tendency among our manufacturers and artisans. Success cannot be accomplished nowadays without up-with-the-times ideas, and these ideas can ordinarily be best secured by finding out what is being done by others. There is as much room as ever for originality, but more than ever before is it necessary to know the best and most modern methods elsewhere in use. Canadian manufacturers have of late years shown themselves very ready to adapt ideas in this way, and it is almost an everyday occurrence for a representative of some such firm to be dispatched to the leading centres of the United States and Europe to study methods and to acquire new ideas. The result has shown itself in the marked progress in manufacturing methods since the days when any method, systematic or otherwise, was tolerated.

The question naturally arises: If this study of outside methods is good for the manufacturing interests of the country, why not equally so in our educational, political, and civic interests? A committee of one of the Montreal school boards was a short time ago appointed to visit the principal primary schools in the United States, and after concluding its investigations it presented a report which will probably be made the basis of some important changes in the local school system. Many such improvements are mere details, but it is in the perfection of the details that the final success of any system is found to lie. Similarly, let our civic bodies study the methods in other towns or countries. Canadians need never be mere imitators, but the adaptation of modern ideas to Canadian conditions is something more than imitation, and it is vitally necessary to our national progress.

THE ADVANTAGES OF NEWFOUNDLAND TO THE DOMINION

BY MAX JESOLEY.

LYING right in the mouth of the Gulf of St. Lawrence, and thus commanding all the approaches to the great waterway of Canada is the noble island, almost as big as England, which for reasons that are by no means clear or convincing is not yet incorporated in the Dominion, although without it the splendid scheme of Confederation remains manifestly incomplete.

Newfoundland enjoys the distinction of being Great Britain's oldest colony. It was discovered away back in 1497 by brave John Cabot, and formally taken possession of by Sir Humphrey Gilbert in 1583. During the seventeenth and eighteenth centuries France disputed the ownership with England because of the immensely valuable fisheries, but by the Treaty of Utrecht in 1713, it was ceded to England, the French, however, retaining certain privileges in connection with the catching and drying of fish along the west coast, out of which arose the troublesome French Shore question which has just been satisfactorily settled by the recent Anglo-French convention.

Roughly resembling in shape an equilateral triangle, Cape Bauld on the north, Cape Race on the south-east, and Cape Ray on the south-west forming the angles, the island has an area of about forty thousand square miles. For the most part it presents a wild and sterile appearance. The face of the country is much broken up by hills and mountains, ponds, and lakes. The number of the latter is quite remarkable, and it has been estimated that about one-third of the whole surface is covered with fresh water. The coast-line is deeply indented, and excellent harbors abound. The rivers are narrow and winding, but offer many fine sites for the production of power.

Although there are no alluvial plains, or great stretches of level country adapted to farming, much of the soil is productive, and considerable cultivation has been effected along the sea-board, while in the interior extensive tracts of good timber await the lumberman's axe and saw.

The mass of the people being employed in the fishing industry, comparatively little attention has been paid to agriculture, but barley, oats, and hay, potatoes, turnips, carrots, and other grain and vegetables are now being raised in increasing quantities. Wheat cannot be grown.

The three chief sources of Newfoundland's wealth are the fisheries, the forests, and the mines. The first are still the most important. There are three branches—viz., the Labrador fishery, the Shore fishery, and the Bank fishery.

Bearing in mind that the coast of Labrador from the entrance to Hudson's Strait down to Straits of Belle Isle is claimed by Newfoundland as a dependency, one can readily understand that her people regard this rich field for fishing as their own, and are jealous of any interference.

Owing to the frequent fogs and oft-occurring storms the fishermen run many risks, and pay heavy toll in life and property for their scaly harvest, but they are born to the business, and they brave its terrors of cold, and wet, of ruthless rocks, and pitiless tempests for the sake of the scanty living it yields.

The bank fishery is prosecuted upon the Banks, so-called, which lie southward from the island. They are sub-marine plateaus extending some 600 miles in length, and 200 in breadth, and having over them a depth of water varying from 100 to 600 feet, which form the most famous cod-fishing grounds in the world.

Thither resort the fishermen of France, the United States, and Canada, as well as the Newfoundland folk. These last have

one great advantage over their rivals. The cod can be caught only with fresh bait, consisting of young caplin, squid, and young herring, and these can be obtained in sufficient quantity only in the southern bays of Newfoundland. In order to protect her own people, Newfoundland does not allow the bait-fishes to be exported except under licenses, for which a heavy fee has to be paid, and this has caused a large decrease in the catch upon the banks by foreign fishermen.

The shore fishery is followed along the whole coast-line by those who are too old, too poor, or too timid to engage in either of the other two mentioned, and who manage for the most part to mingle a little farming with their fishing.

Beside the catching of cod, herring, and salmon, the capture of seals, and the canning of lobsters are important industries, and altogether the harvest of the sea in one form or another constitutes the mainstay of the island's prosperity.

Yet in the matter of mineral wealth its possessions are great. Copper exists in vast quantities. Nickel, lead, iron, and coal abound. Gypsum, marble, and slate are to be had for the trouble of taking them. Asbestos and petroleum have also been found in quantities which promise good returns to diligent workers.

A few figures may now be added to the facts above given, in order to have a clearer understanding of Newfoundland's status. According to the census of 1901 the population was 216,615, and to-day probably stands at 220,000, whereof the city of St. John's, the capital, accounts for one-seventh. For the year 1901 the revenue reached $2,060,581, and the expenditure $2,024,952.

Glancing over the imports from other countries we find that the chief contributors were Great Britain, the United States, and Canada, their shares being in round numbers as follows:

	1897	1899	1901
Great Britain..	$2,015,000	$1,985,000	$2,392,000
United States..	2,190,000	1,980,000	2,150,000
Canada	1,635,000	2,145,000	2,557,705

From this it appears that the island has been becoming a better customer of Canada's as the years increase, and that it only needs proper attention on our part to obtain and retain the bulk of the business.

In the matter of exports Canada naturally does not show up quite as well. She has such fine fisheries of her own that she is not so dependent upon the Newfoundland supply. The figures for the corresponding years run thus:

	1897	1899	1901
Great Britain..	$277,250	$296,500	$376,426
United States..	110,000	127,400	181,658
Canada	98,250	111,300	146,250

The harvest of the sea being, as already mentioned, Newfoundland's main dependence it is of interest to note the total values of the different kinds of fish exported in 1901. The cod reached $5,172,000; lobsters, $448,500; salmon, $140,000; herring, $146,000, and sealskins, $282,800.

The improvement in the financial condition of the people is shown by the steady growth in the deposits in the Government Savings Banks. In 1897 these amounted to $1,102,000; in 1900 to $1,193,708; and in 1901 to $1,432,692.

Having thus sought to convey in brief space a conception of Newfoundland and its resources, we have now to consider her relation to the Dominion. When the great scheme of Confederation was in progress the co-operation of the island was sought, and her representatives took part in the earlier deliberations. But they were not satisfied with the terms offered by the other partners, and withdrew from the undertaking.

Since then the question of entering Confederation has been frequently discussed, and in 1895 a conference was held at Ottawa for the purpose of arriving at a satisfactory basis of union. The time was particularly favorable, and it is altogether unfortunate that, owing to the endeavors of the Canadian representatives led by Sir Mackenzie Bowell to drive as hard a bargain as possible, the conference came to nothing, the Newfoundland delegates, led by Sir Robert Bond, clearly intimating that unless Canada assumed the public debt, completed the railway to Port aux Basques, and provided $650,000 towards local government ex-

penses it was impossible for them to accept the terms of union.

It was altogether unfortunate that these terms were not acceded to for the sake of bringing about the incorporation of Newfoundland with the Dominion. The time was especially opportune. The island was just then in the throes of financial difficulty from which it has since brilliantly extricated itself, and is now on so sound a basis that it has no thought of again making overtures. Those must come from Canada, and it is very certain that when negotiations are resumed the demands of Newfoundland will not be as reasonable as they were in 1895. Meanwhile, let us consider some of the reasons why the island should belong to the Dominion.

It lies athwart our Gulf of St. Lawrence. It and the Labrador coast comprise a moiety of the British-American Atlantic coast line. Our trade skirts its shores and passes under its surveillance. Were a foreign power to own it, the situation would be intolerable. Under the present semi-independence, grave difficulties have arisen, and may arise again, and, in addition to possible dangers, there are immediate difficulties. The farmer of the prairies and the cattle-shipper of Ontario alike are interested in the safety of the St. Lawrence route. The road from Montreal to the open sea should be lighted like a street, but over seven or eight hundred miles of rugged coast line the Dominion has no jurisdiction. By virtue of its position, therefore, the entrance of Newfoundland into Confederation is of the first importance to Canada.

Again, the accession of Newfoundland to the Dominion would give the new and larger Canada control of the great Atlantic fisheries. The situation in some respects is simple. To catch cod a particular species of bait is necessary. The coast of Newfoundland supplies this bait in abundance; the Nova Scotian coast has a limited supply; United States fishing vessels have no home supply of bait whatever. Consequently, American fishing schooners must get all and Canadian vessels must get part of their bait from the Newfoundlanders. American fishermen stay in the business only by sufferance of Canada and Newfoundland, and by playing the one against the other. Were Newfoundland part of Canada, her fishermen and those of Nova Scotia would have common interests, and the American fishing interest would be at the mercy of the Dominion Government. At present an oppressive tariff keeps British fishermen out of the American market, although the Gloucester fishermen are not able to catch fish enough to supply the demand, and drive a thriving trade in buying fish from the British fishermen and selling them as their own catch. If Canada controlled the bait supply, the American tariff on codfish would come down with a rush, or Gloucester would cease to send fishing schooners to the Banks. The Nova Scotian and the Newfoundland fishermen alike would profit by union. In Confederation lies the Canadian opportunity; at any moment the United States may offer Newfoundland a measure of reciprocity which will keep her aloof from us and deprive Nova Scotia of all hope of the American market.

The addition to the Canadian home market need not be despised by our manufacturers and farmers. The population of the colony is over 200,000, and when it is joined to Canada active development of its timber and mineral resources may be expected. These resources are considerable, and when pulp mills have been erected and iron and copper mines have been opened, the people at once will become more numerous and will consume more. Our farmers will have free access to, and in some cases control of the Newfoundland market for flour, meat, dairy products, fruit, and similar articles. Our manufacturers will supply the island with sugar, molasses, woollen and cotton goods, boots and shoes and numerous other articles which they now can sell in Newfoundland only by surmounting a high tariff wall. It will benefit the Newfoundlanders immensely, for they will get the necessaries of life more cheaply; it will benefit our manufacturers and farmers, because they will add to their home market an area already possessing a considerable population, promising to support a larger population, and permanently unable to supply its own wants in regard to

agricultural produce, and possibly in regard to manufactured articles.

The case for union being so overwhelming it is now, in the terse phrase of the street, "up to" Canada to take measures towards effecting so desired a consummation. She cannot afford to stand upon her dignity in this matter. It is her turn to be suppliant. She must approach Newfoundland with generous terms set forth in no uncertain language, and supported by positive guarantee. There must be no haggling over conditions, no repetition of the contemptible efforts to drive a close bargain. Newfoundland can paddle her own canoe all right, but we want her to come into ours, and then our crew will be complete. It is sincerely to be hoped that the present Government will take the matter in hand with the least possible delay, and that ere this decade closes the Dominion of Canada will include the island of Newfoundland.

RECIPROCITY PROPOSALS

ONE of the significant developments of the Democratic Convention at St. Louis was the adoption of a resolution favoring reciprocity with Canada. Following close upon this come official declarations from prominent Republican leaders showing a similar disposition to relax the inimical tariff against Canadian products. There appears to be a ruling sentiment in the great industrial centres of the New England States towards gaining freer access to the Canadian markets. Undoubtedly they are willing to gain terms enabling active competition with our own domestic industries. It will be expected, therefore, that both political parties in the United States will cater to this sentiment as long as the campaign lasts.

There is one difficulty, however, that American politicians have entirely overlooked. There is not now any party in Canada that will entertain for a moment proposals of this kind other than at terms which would altogether upset negotiations. The time for reciprocity proposals has passed. The pulse of industrial energy will throb with greater force hereafter within our own borders, and under the fostering spirit of a newer national policy, we will look to our own advancement rather than serve as stokers to foreign boilers, or hewers of wood and drawers of water at the beck of American capitalists. Sir Wilfrid Laurier has prophesied truly, we hope, when he said in his Massey Hall address that the day of Canada would be the twentieth century, just as it was for the United States in the nineteenth. While this is the high tide of a rosy optimism, every true Canadian must thrill with expectation over the greatness of the coming century. Reciprocity has gotten a set-back and it is time the Americans knew it.

THE GETTING EVEN OF BILL

BY ARTHUR STRINGER

IN the little crowded grub-tent, under the shadow of the Canadian Rockies, the talk had swung round to the "American Invasion," and to the escapades of outlanders, tragic and comic—escapades of strange folk from the steppes of Galicia to the alkaline plains of Arizona. And among all these tales figured more than one adventure of a certain Montana Bill.

"I always sort o' nursed the privit' idee Bill 'd never get along in these parts," ruminated Timber-Line Ike, toasting his heels before the grub-tent fire, "and I allow Bill's career in these territories weren't altogether meteoric. Bill were always hungerin' for something more strenuous 'n drivin' picket-pins and brandin' cattle, and he had a habit o' sayin' he'd just like to stir up us moss-backed, pig-eatin' Canucks for a merry round or two. And b'fore Bill left the country he did his consider'ble stirrin' all right!"

There was a pause in Timber-Line Ike's discourse, until a timely voice asked for explanations.

"What most soured Bill on the North-West was this bein' rounded up and corralled in Calgary for three weeks by the mounted p'lice as a smallpox suspect, when he didn't have no more smallpox than that dog has 'em. Cheyenne Charlie always said Bill were a reg'lar sensitive plant on wheels, and I allow he did get sot some dead again the p'lice, and said the force were breakin' the speerit of the West on the wheel o' Tyranny and robbin' life of its fittin' and natcheral liberty and romance, tryin', sez Bill, to turn the land of the bean-fed cowboy into a open-air kindergarten.

"Then Bill got to broodin', and just whether he followed on the trail o' that pursoot too hot and got a bit queer in his garret, or whether it were just out and out cussedness on Bill's part, I ain't venturin' to remark.

"But Bill got kind o' miser'ble and peaky and home-sick, and after tryin' his hand at the illicit importin' o' whiskey done up in factory-made egg-shells and retailin' at three dollars a dozen, he gave up his ranch and any claim on a permanent abode, and went driftin' down Macleod way, waitin', we all allowed, for some appropriate opportoonity for doin' his stirrin' up a'fore slidin' over the line.

"Now I allow there had been certain ranchers who'd looked on Bill with rude and s'picious eyes, owin', I s'pose, to Bill's capacity for absorbin' unbranded cattle and his puzzlin' way of acquirin' a cayuse every now and then. And although there never were any out-and-out charges made agin Bill, it were pretty gener'ly understood that askin' noomerous questions weren't goin' to be the means o' hangin' any halos round Bill's long-haired brow.

"So, considerin' Bill's standin' in the community, I allow it were a reg'lar tidal-wave of astonishment that went over the Eastern Slope when it was reported that Bill had gone into the gospel-business down Macleod way, and was engineerin' a meetin' house along with a Montana sky-pilot who'd come over from Shelby Junction to regenerate what both him and Bill deemed a sure enough lost country.

"I ain't sayin' whether Bill started in at this business downright sincere or not. Mebbe he didn't! Mebbe he did, and like many another cuss got finally treed by a temptation there were no standin' off, and sort o' had to throw up the mits.

"That special temptation came to poor Bill when he was busy holdin' his meetin's down south o' Macleod, near the American border. Corporal Cotton and eighteen constables of the North-West Mounted P'lice came along in the shape of a specially strong patrollin' party, lookin' for a half-breed named Alexis, who'd sneaked half a dozen

stolen horses over into the Dominion. This patrollin' party, some thoughtless, I do admit, rounds up Bill, and accuses him of aidin' and abettin' Alexis in his nefarious pursoots, the unreasonableness of which Bill points out some eloquent and shows the same to be out of the question, in so much as a man who was leadin' a new life and givin' himself up to good works weren't settin' his heart on broken-winded broncos and the numerous follies and vanities of this world.

"Bill were a heap hurt by them insinuations. He didn't say much back to the corporal, but just brooded over 'em for a couple o' days. Then an idee comes into Bill's head and he rides uncommon meek over to the p'lice camp and sez he'd like to hold special service for the p'lice on Sunday afternoon, at two. The corporal looks Bill up and down most irritatin', cool and contemptshus, but Bill gazes back on him mild and meek as a Edmonton land-agent, and sez surely a gover'ment officer ain't goin' to bring a stain on the flag of his country by refusin' to allow his men to keep the seventh day as she ought to be kept, and, besides, sez Bill, people has been sayin' there is a powerful heap of the unregenerate among the p'lice.

"Well, the corporal gives Bill a look what'd shame a bush-wolf, and snorts with rage, seein' he ain't in a position but to accept Bill's invitation, and turns on his heel and walks away.

"Our friend Bill don't lose no time, but posts up a notice about that special meetin' for the p'lice, and it gets to be a purty well understood thing, and finally there's nothin' for the corporal to do but bring his men round on Sunday afternoon, at two sharp.

"Bill's there at the door, in a long, black coat, waitin' to receive 'em. But he raises his eyebrows some s'prised-like when he sees them nineteen men ridin' up to his gatherin' and every cuss in that patrolin' party carryin' his guns.

"'Brother,' sez Bill, cool and quiet, 'this ain't the meek and trustin' speerit that is looked for on such occasions!'

"'Mebbe not,' sez the corporal, orderin' his men to dismount like he was givin' the word to carry a position; 'but there ain't no gover'ment instructions orderin' my men to leave their arms and accoutrements lyin' round loose in the middle of the prairie, specially when there's horse-thieves in the neighborhood.

"'True enough, brother,' sez Bill; 'but when the lion is layin' down with the lamb there ain't no obvious necessity for manicurin' his front feet. So I'll be obliged to you, corporal,' sez Bill, sweet as Hudson Bay Comp'ny m'lasses; 'I'll be obliged if you'll observe the speerit o' this meetin' by requestin' your good fellows to stack their shooters in the entry here, while I conducts service.'

"Bill turns round and walks in most slow and solemn, leavin' the corporal some puzzled. He sees it is a touchy point, and havin' his own misgivin's, he appeals to his men. Seein' they were takin' it all as a unspeakable peculiar joke, they points out the fact that there weren't any seemin' necessity for members of the force to carry revolvers and carbines into Bill's meetin' house. So the corporal, painin' Bill a heap by his lack o' faith, finally gives in, some reluctant, and they all leave their shootin' machines in a neat little stack in the entry. Then they files in most orderly, Bill givin' each a shake o' the hand at the door. When they are all seated, stiff and uncomfortable as life, Bill hands the plate to his business pard, the sky-pilot from Montana, and backin' modestly to the door, he sez: 'We'll begin these proceedin's by takin' up collection,' sez he, 'and Brother Watts will now pass round the plate. And I reckon,' sez Bill, with a some sudden change o' voice and position; 'I reckon that any obstreperous pig-eatin' Canadian short-horn who is intendin' to make sudden moves or ain't coughin' up most cheerful all he happens to have on his person, is goin' to be hurled most sudden into the everlastin' hereafter!"

"And I'll be danged if Bill weren't standin' there in the door with his two seven-shooters in his hand, lookin' most business-like and menacin'.

"Never mind shakin' there, Brother Watts,' sez Bill; 'but just wiggle them extremities o' yours and circulate that little collection plate some vigorous, or mebbe you'll be investigatin' the material reward of

a over-speeritual career uncomfortable sudden!' And Bill stands there relentless, while the plate goes round slow and stiff, and that congregation chews its teeth in a most threatenin' but useless rage.

"'Now, I'm retirin' to the entry to count these here offerin's,' sez Bill, when he relieves the shakin' sky-pilot of the pan; 'and I advises all my brethren herein congregated to remain seated for the openin' hymn or mebbe this meetin' comes to a rude and disorderly endin'.' And Bill backs out and slides the bolt, quiet as a snake, and some quick.

"It takes Bill just about one howl of a Athabasca coyote to untether them nineteen p'lice horses. Then he jumps on the corporal's mount and is careerin' down the prairie sky-line by the time that congregation has awoke to the lay of the land, and rises to make a united charge on that meetin'-house door. When he gets outside, the corporal has the pleasure o' seein' Bill disappearin' over the open range with nineteen of about the nicest pieces o' horse-flesh a enterprisin' horse-thief ever rounded up.

"Now it's just here where the all-fired astonishin' natcher o' Bill showed itself. Bill had his good clean start with that haul, and knowin' his country as he did, we all allowed he could have frozen onto that horse-meat and given them p'lice a merry chase for their money, and even then mebbe never've been rounded up.

"But when Bill gets across the line he comes troopin' up to a rancher most pious with his convoy o' trappin's and prancin' A-rabs, lookin' uncommon like a circus percession. Bill gives this rancher five dollars to keep them horses till Corporal Cotton or the Canadian Gover'ment or somebody or other wakes up and send after 'em, remarkin' to the rancher while so doin' that them mounted p'lice ought to know better 'n leave horse-flesh like that lyin' round loose on the prairie temptin' the poor Indian.

"I reckon you won't find that little chapel meetin' o' poor Bill's and his elopin' with them nineteen p'lice horses in any of the official reports to the Commissioner. After all, I allow a corporal's only human, same as you and me!"

CHARLOTTETOWN, THE CAPITAL OF THE GARDEN PROVINCE

BY J. MACDONALD OXLEY

"ALL the land is low and the most beautiful it is possible to see, and full of beautiful trees and meadows. We went ashore in four places to see the trees, which are of the very finest, and sweet-smelling. The lands where there are no woods are very beautiful, and all full of white and red gooseberries, strawberries, blackberries, and wild grain like rye. This is a land of the best temperature which it is possible to see, and there are many doves and thrushes and other birds."

Such was the quaintly attractive account given by Jacques Cartier, when he visited it in 1534, of the island subsequently named "Isle St. Jean" by Champlain, and at a still later date "Prince Edward Island," in honor of the Duke of Kent, the father of Queen Victoria, then commanding the forces at Halifax.

The description remains true to-day in its chief particulars, and the name, "Garden Province of the Dominion," is richly deserved. Shaped like an irregular crescent, it lies in the southern curve of the great Gulf of St. Lawrence, separated from Nova Scotia and New Brunswick by Northumberland Strait. Having a length of 140 miles and a breadth varying from two to thirty-four miles, it contains altogether an area of less than three thousand square miles, so that it has little to boast of in regard to size.

After being alternately in the possession of England and France, it was finally assigned to the former by the Treaty of Paris, in 1763, and erected into a separate government in 1769, the first House of Assembly being elected four years later.

The early settlers were of a very desirable kind, who devoted themselves mainly to fishing and farming. At first they

LOOKING DOWN GREAT GEORGE STREET—CHARLOTTETOWN, P.E.I.

VICTORIA ROW—CHARLOTTETOWN, P.E.I.

formed separate communities, which long preserved their national characteristics. Thus the French were at Port La Joie (the present Charlottetown), Pinette and Crapaud; the English at Little York, Suffolk and New London; the Scotch at Princeton, Murray Harbor and Dundas; the Irish at Monaghan and Newton. But of course with the lapse of years, and under favorable conditions, the people gradually blended into one.

Responsible government was granted to Prince Edward Island in 1851. In 1873 she became a part of the Dominion of Canada, and her history since then has been one of marvellous agricultural development and sound intellectual advancement. Her men are noted for their brain, no less than for their brawn, and her women for their beauty.

Charlottetown, the capital of the island, and the third in size of the cities of the Maritime Provinces, was founded in the year 1768, and incorporated in 1855. It is beautifully situated on gently rising ground at the confluence of the York, Elliott and Hillsborough rivers, and possesses one of the finest harbors in the world when it is not frozen up, as it is apt to be every winter.

As the chief shipping port of the island, the city enjoys a thriving trade. It is the headquarters of the Charlottetown Steam Navigation Company, whose comfortable boats have ploughed the waters of the Strait for forty years without a mishap. It is a port of call for the Quebec Steamship Company, which plies between Montreal and Gulf of St. Lawrence ports, and it is the eastern terminus of the Plant Steamship Line, whereby connection is made with Halifax and Boston.

In addition to the steamers, a large fleet of sailing vessels, principally schooners, is kept busy throughout the period of navigation, and the harbor wharves usually present an inspiring picture of activity.

So rich is the soil of this part of the island that stones of any size are rarely seen, and the contrast between the rich color of the earth and the vivid green of the turf is very striking.

Being blessed with a splendid climate, an abundant supply of the purest water, obtained from an artesian well, and an excellent sewerage system, Charlottetown is

naturally a very healthy place to live in, and if it only had a modern hotel, an electric railway and a public library, its attractions as a place of residence would be about complete.

It is regularly laid out on the rectangular plan, with wide streets, many of them well-shaded, and has a quartet of well-kept public squares that are much appreciated. Queen's Square, in the centre of the city, with its skilfully arranged flower-beds, fountains, monuments and band kiosque, may justly lay claim to being one of the prettiest open spaces in the Dominion.

Within recent years a marked improvement has taken place in the appearance of the city. The low, wooden buildings that formerly served as business establishments, have been replaced by brick and stone structures of substantial dimensions, while through the residential districts, many modern residences of an effective type of architecture have been built.

The principal buildings are either on Queen's Square or in the vicinity. Here stands the Post-office building, which also

FISHING—WINTER RIVER, P.E.I.

ST. PAUL'S CHURCH (ENGLISH)—CHARLOTTETOWN, P.E.I.

contains the Customs House and other Federal Government offices. In the Provincial Building, a handsome structure of Nova Scotia free-stone, built in 1843, the Legislative Assembly meets, and in it also are the Legislative Library and the local government offices. West of the Post-office is the fine new market building, of island stone, while adjoining the Provincial Building on the east is the Law Courts.

Other prominent structures are the Prince of Wales College, the City Hall, the Masonic Temple, the hospitals and the Public Schools, which are all creditable to a city of Charlottetown's size.

HARBOR ENTRANCE—CHARLOTTETOWN, P.E.I.

For indoor amusements there is a modern opera house, and for outdoor, Victoria Park, with an area of sixty acres and ample facilities for cricket, lacrosse, tennis and football. From Fort Edward, with its six guns, whose only purpose is to fire harmless salutes, enchanting views of the harbor and rivers may be obtained. The Exhibition Grounds and Driving Park contain good racing tracks for the use of horse lovers. In the eastern suburbs are the Belvidere Golf Links, unsurpassed for beauty of situation by any other links in Canada.

The intellectual side of life is equally well cared for. There are no less than three daily papers, in addition to several bi-weeklies and weeklies, and one excellent monthly, *The Prince Edward Island Magazine.* The long, quiet winter affords the citizens an opportunity for reading, which they evidently appreciate, for they are, as a body, particularly intelligent and cultured.

The commerce of Charlottetown, which is principally with the other Maritime Provinces, and with Great Britain and the United States, shows a gratifying increase. Among the principal exports are choice products of the field and dairy; oysters, lobsters and mackerel, all of the first quality; pork, beef and mutton, of high grades. The imports are manufactured articles, dress goods, and so forth. For the fiscal year 1903, the exports totalled $766,531, and the imports $504,830; the duty collected thereon being $142,084.

The list of financial institutions is not a lengthy one. The Merchants Bank of Prince Edward Island, with a capital of

$350,000, is the only local establishment. It was incorporated in 1871, and has half-a-dozen agencies throughout the Province. Being carefully managed, it does a sound and successful business. The Bank of New Brunswick, the Bank of Nova Scotia, and the Royal Bank of Halifax have prosperous agencies in the city. There is also a branch of the Dominion Savings Bank, in which the amount to the credit of the depositors at the end of 1903 reached nearly $2,000,000. Charlottetown has a stock exchange, but no clearing house, and no loan or trust companies.

& Nicholson, tobaccos, and Deechman & Co., wood-workers.

The Provincial Government has its seat in Charlottetown. It is composed of the Lieutenant-Governor, an Executive Council of nine members, only three of whom, however, hold portfolios, and a Legislative Assembly of thirty members. Annual sessions are held in the Provincial Buildings. Mr. Arthur Peters has for some time been the Premier. For the year 1903 the receipts of the province were $318,766, and the expenditure $339,238.

Mention must not be omitted of the

KEPPOCK SHORE—CHARLOTTETOWN, P.E.I.

The manufacturing interests are not yet of great importance. At present they include a light and power company, furnishing both electricity and gas; machine shops, tobacco factories, pork-packing establishments, flour mills, condensed milk factories, boot and shoe factories, etc.

Among the principal business firms the following may be mentioned: Carvell Bros., wholesale grocers and shipping; Peake Bros., ship chandlers; Myreck & Co., Longworth & Co., and Walter Matheson, fish and lobsters; Horace Haszard, teas; Hickey

Prince Edward Island Railway, a part of the Canadian Government railway system, which runs from end to end of the island. It is a narrow-gauge road, well maintained and excellently managed, having a total mileage of 210 miles. The general offices are at Charlottetown.

The municipal affairs of the city are looked after by a mayor and eight councillors. The population at present is about twelve thousand. Pretty, prosperous and progressive, Charlottetown is a city with a bright future.

FARM—NEAR CHARLOTTETOWN, P.E.I.

GOLF GROUNDS—CHARLOTTETOWN, P.E.I.

TEA HILL—OUTSIDE OF CHARLOTTETOWN, P.E.I.

GARDENS—CHARLOTTETOWN, P.E.I.

POST-OFFICE—CHARLOTTETOWN, P.E.I.

PROVINCIAL BUILDING—CHARLOTTETOWN, P.E.I.

COURT HOUSE—CHARLOTTETOWN, P.E.I.

NEW MARKET—CHARLOTTETOWN, P.E.I.

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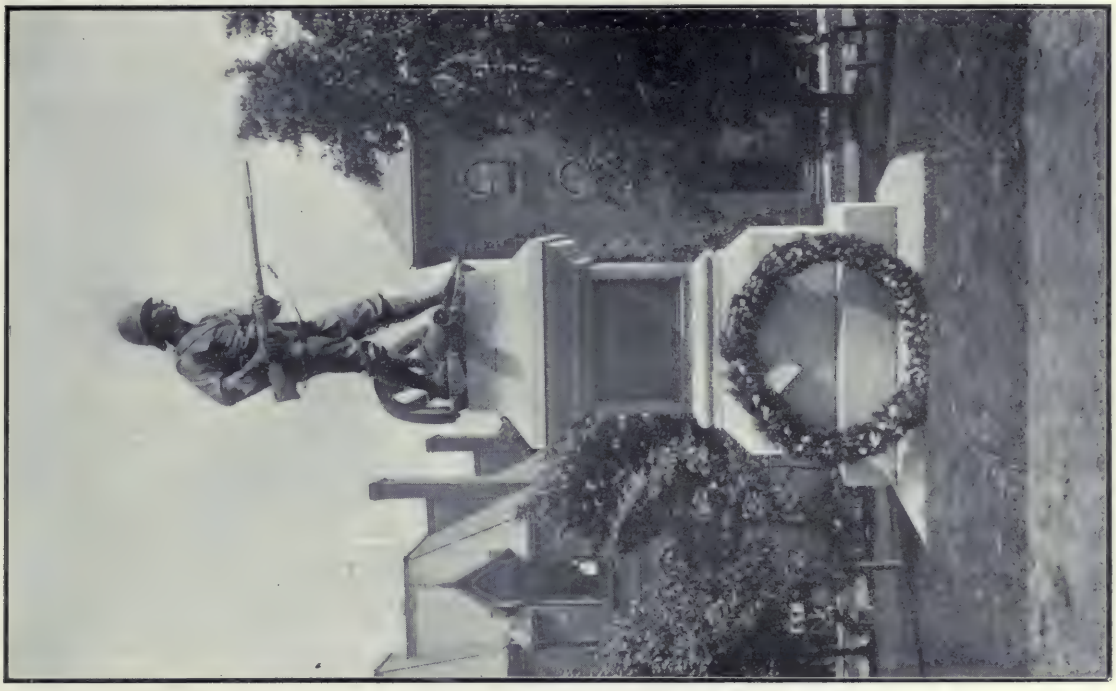
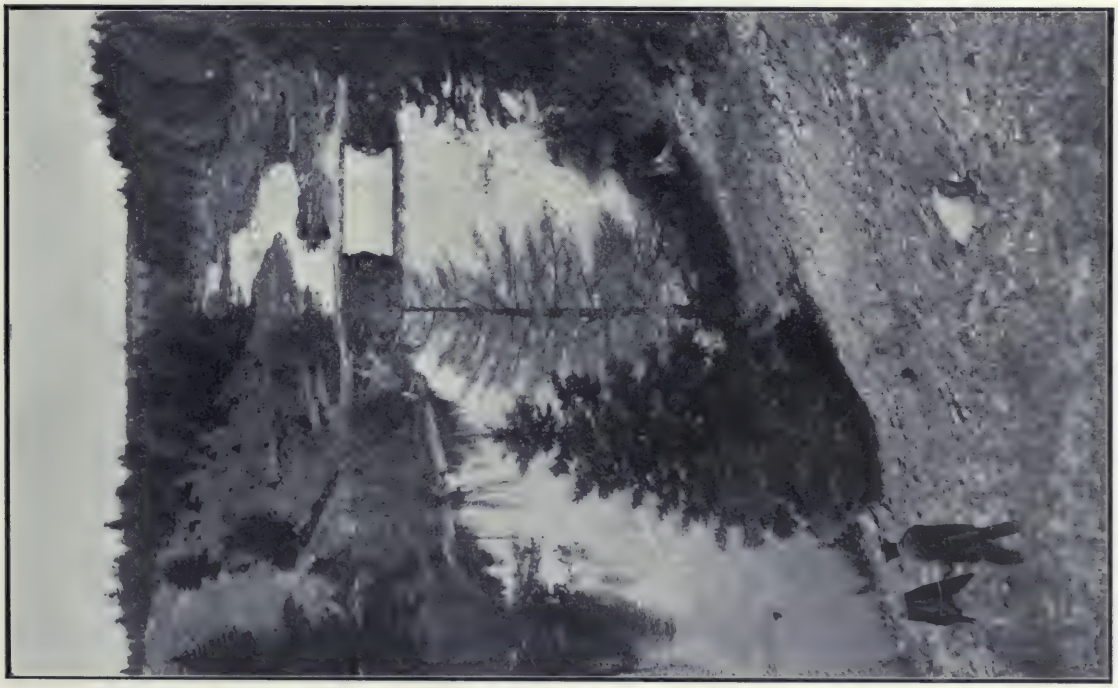
ST. JAMES CHURCH—CHARLOTTETOWN, P.E.I.



MONUMENT TO MEN OF R. C. REGIMENT— CHARLOTTETOWN, P.E.I.



MONTAGUE, P.E.I.

How the Waters of Niagara Will Be Turned

By A. W. FULLERTON

THREE wonders of the age are being executed at the Niagara Falls, Canada. For many previous ages the Falls themselves have been one of the world's seven wonders, but from now on their beauty and majesty will share in impressiveness with the wonderful way in which puny man has overcome their wasteful power and has harnessed them to use. Their majesty will remain, but after one has looked upon the grandeur of it all, he will now turn to admire the daring skill and ingenuity with which man has conquered Nature, and once more asserted his sovereignty. For these mighty works will prove that, after all, man is greater than Niagara, the wonder of the world.

It will be one of the modern marvels, after the works are completed, to have our cars and machinery driven by electric power which has been transmitted perhaps a hundred miles: a marvel that marks the progress of these twentieth century days. But incidental to this is another marvel, a mere detail in the construction of the works, yet to the average onlooker a feature of the greatest fascination—how the water that creates the power is diverted from its course and put to use.

The three companies which are developing power at Niagara are not drawing upon the resources of the Falls proper, but of the Niagara River above the Falls, where the rapids have a descent of nearly fifty-five feet in three-quarters of a mile. Each company, however, is following a more or less different plan, though essentially the same in principle. Their power-sites are situated

JUST BEFORE NIAGARA GOES OVER THE FALLS

INTAKE CANAL AND POWER-HOUSE, CANADIAN NIAGARA CO.

at short distances above the Horseshoe Falls, and at present the shore-line of the river, which is, in its normal state, one of the best vantage-points from which to see the gathering force of the waters, is an unsightly array of derricks, rail-tracks and donkey-engines. When these have been removed, the simplicity of the general scheme will be apparent, but at the same time the tremendous proportions of the undertaking will be more strikingly emphasized.

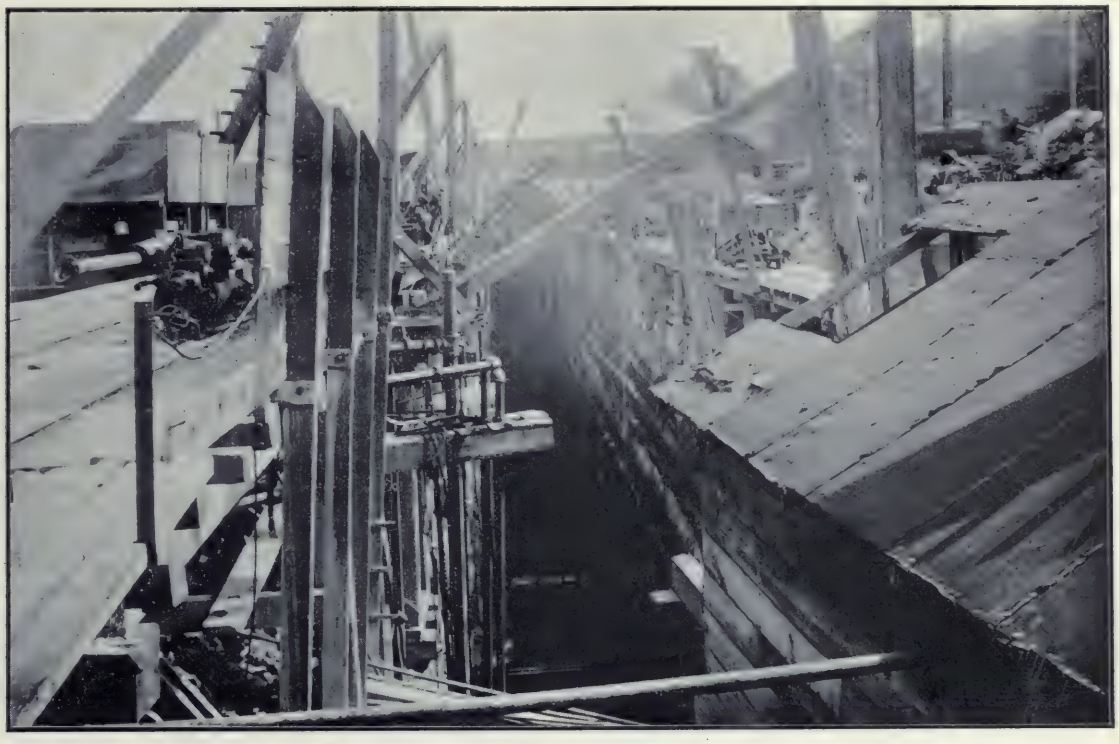
The works farthest up-stream are those of the Ontario Power Company, whose intake is situated above Dufferin Island. These works are planned for a capacity of 150,000 horse-power. One of the accompanying illustrations shows the forebay which will receive the water from the river through a series of gates, the retaining walls being solidly built of concrete. From this forebay the water will be carried through an immense steel conduit eighteen feet in diameter, laid below the surface of the Park. This feeder-pipe, most of which is now in position, will be a mile and a quarter long. It follows a winding course till it reaches a point just beyond the brink of the Horseshoe Falls, where it turns downward and empties the water upon the turbines of the generating station at the foot of the Falls.

It will be seen that this plan is radically different from those of the two other enterprises, and for that reason is of special interest. Visitors to the Falls during the past few months have had an opportunity of seeing the process of construction and of following the then uncovered course by which the water is to go. The great steel pipe is much like an underground tunnel, through which a mighty force of water can be passed immediately under the surface of the Park. The putting together of the five-foot sections, the drilling and riveting, have made a din of music in sharp accompaniment to the blasting operations below the Falls.

The power thus transmitted to the lower level of the river will duplicate in miniature the Falls themselves. The water, diverted from its channel, will travel at wild speed through the mile-long conduit, then pouring in full force upon the machines below. A power-house at the lower edge of the

FOREBAY OF THE ONTARIO POWER CO., WITH MOUTH OF FEEDER-PIPE—NIAGARA FALLS

THE WORK INSIDE THE BIG COFFER-DAM—NIAGARA FALLS



DIGGING A WHEEL-PIT 150 FEET DEEP—NIAGARA FALLS

BUILDING POWER-HOUSE OVER THE WHEEL-PIT—NIAGARA FALLS

THE BIG STEEL FEEDER-PIPE, 1 1/4 MILES LONG—NIAGARA FALLS

THE GREAT COFFER-DAM BUILT OUT INTO THE RAPIDS—NIAGARA FALLS

Falls—in fact, almost under them—is a daring scheme, and yet the idea of it is simple. That is what makes all these Niagara works wonderful—they are all simple in principle, but they are so tremendous in proportions and so daring in conception.

The two other companies will develop the power of the river and rapids by means of immense wheel-pits. One of these, at the works of the Canadian Niagara Power Co., is 165 feet deep and 570 feet long, and in it will be placed eleven turbines. The water for these turbines comes into the forebay through a head canal with a waterway fifteen feet deep and 250 feet wide. This canal is crossed by a fine five-arch stone bridge, over which pass the electric cars and public roadway. Inside the forebay, which is 600 feet wide, the water passes through the penstock mouthpieces into the penstocks, one for each of the eleven turbines, and each 180 feet deep. After turning the turbines the water passes out through a tunnel tailrace 2,200 feet long, with a speed of twenty-seven feet per second.

This, too, is simple—in idea. The water is diverted, led into eleven openings, and poured down into a deep hole, where it turns eleven big wheels. Simple, but the thing was to do it!

The wheel-pit of the Toronto & Niagara Company is situated between the other two, and will be 144 feet long. In the digging of this pit much difficulty has been met in keeping out the flow of water, which found its way through numberless fissures in the rock. At one time five pumps were kept in constant use. A great coffer-dam, built in a semi-circle around the power-site, keeps out the water from the river. This coffer-dam is itself one of the wonders of the undertaking, and its construction at the very edge of the rapids called for all the nerve and daring of the Niagara builders. It will, of course, be removed when the wheel-pit and works are completed. The water will then be diverted into penstocks and down upon the turbines, as in the works of the other company, afterward discharging through a tunnel right under the Horseshoe Falls. Here was another daring bit of engineering—digging a hole into the solid rock under the Falls, piercing the precipice itself, and emptying water into water. Truly, Niagara is a place of wonders.

In the execution of the various plans for utilizing the Niagara power there are, of course, countless details, more or less technical in their nature. Problem after problem, it may reasonably be supposed, has been encountered by the engineers, many of which the most of us would fail to understand or appreciate. Electrical power is a wonderful, weird thing at any time, and when generated by the aid of so mighty a mechanism, it becomes doubly so. But aside from this, which is quite another question, the plans and methods for the diversion of the water are in themselves of great, even fascinating, interest. Multitudes have looked upon that wild torrent above the Falls and have recognized the fact that there was power in it; some have said that that power could not be utilized, that Niagara could not be harnessed, that its force must forever continue to waste. But the thing has been done! And for all time the wonder of it will be, not the generating of electricity, but how they have turned the water and made it give up its power.

The works are not yet finished, it is true, but they are so far advanced as to practically assure success. Inside a year the gates will be lifted, and the water will pour in, and will start the machines. One of the companies, indeed, expects to turn on the power during this present month. Niagara will continue to fall as gracefully and grandly as of old, but an imperceptible fraction of its volume will be turned aside into man-made channels, to do man's bidding. And that fraction will make Canada the leader of the world in water-power development.

What this means to the industrial interests of the country can as yet be only partially estimated. It means, at least, that a new source of power will be available for manufacturing purposes within a hundred miles, and that it will be a more convenient and a cleaner power, and, under certain conditions, a cheaper power than any now in use. It means that new enterprises will

be encouraged, and that some existing ones will be enabled to do business more profitably. It means that the manufacturer in the country will have city advantages.

Shortly after the development work at Niagara began to assume definite proportions, the widespread interest in the matter led to the appointment of a commission to examine thoroughly into the question of Niagara power, its cost, practicability, and probable demand. The expenses of this commission were paid by contributions from various towns and municipalities concerned in the investigations, and its findings have been of considerable value and interest.

The probable use of the power is suggested by the present demand for it, which is chiefly from the small manufacturers. It is, indeed, to the establishments of moderate proportions that the development companies expect the greater part of their power to be sold. Factories now using from one hundred to one thousand horse-power of steam would not find it profitable to substitute electrical power, nor would it be any more feasible for future establishments, building new. There are two reasons for this. The cost, in the first place, would be prohibitive for the large consumers. It is estimated that this will be, in the case of the Niagara power, $40 a year per horse-power for a twenty-four hour service, or $25 for a twelve-hour service. Manufacturers requiring from one hundred to one thousand horse-power, or more, as many do, would find electrical power at this rate quite too expensive, and for a second reason as well—the added cost of heating. The heating of large factory buildings is an important consideration. Where a steam plant is in use the heating is very conveniently done by the exhaust steam, and with comparatively little expense. With electrical power, however, a separate heating plant would still be necessary, and in a large factory this would mean a heavy additional expense.

But while the Niagara power will not be adapted to the requirements of the large consumers, it will be of the greatest value to the smaller manufacturers using power of less than one hundred horse-power. There are hundreds of light manufacturing establishments for which from one to fifty horse-power is sufficient, and for such, electrical power delivered at their doors is much cheaper than steam, since any steam power, however small, necessitates a plant and constant expense of operation. This expense is proportionately greater for a small factory than for a large one; therefore, at a certain point, which is always determined by local conditions, steam ceases to be economical.

It is just here that the Niagara power, electrically applied, will prove its usefulness. It is for small consumers not only the cheapest power, but the most convenient. Brought to his door, the tailor, printer, wood-worker, toolsmith, or any light manufacturer, can, by a few wires, carry it to any part of his premises, and there distribute it to his machines, transforming it by as many motors as may be necessary. His power is thus available at any time, can be turned off or on in a moment, and is always ready for use, with perfect safety, if properly installed and handled.

Another class of users are waiting even more eagerly than the manufacturers for the marketing of the Niagara power. Its largest use will probably be in the running of radial and street railways. A conveying line is already being built between Niagara and Toronto, by which power will be brought for the Toronto Street Railway; and a number of other railway enterprises are making arrangements to similar purpose. For enterprises of this kind, in which electrical energy is necessarily used as a running power, it is of the greatest advantage to get it at first hand, without the intervention of steam in its manufacture. A steady and efficient power can also be relied upon, so far, at least, as tne resources of Niagara can be a guarantee.

Thus, when the waters of the great Niagara are turned into their new channels they will be turned to some purpose. The magnitude of the work, great a wonder as it may be, will not be its chief interest, but to know that Nature's force is driving the wheels of industry, and not in one place only, but in many places.

MISS BAILEY'S CHRISTMAS EXPERIMENT

BY MARIAN KEITH

MISS BAILEY was in a perturbed state of mind. She was making two rather risky experiments; one with a new kind of pie for the Christmas dinner to be given on the morrow to some two dozen relatives; the other with a new kind of boy to be presented on that day to the aforesaid critical kinsfolk. She was looking forward grimly to failure in both cases.

"There ain't enough of eggs in it, I'm certain, Sarah Ellen," she said, referring to the less difficult enterprise. "It's bound to be sloppy. If I wasn't pestered to death with that awful child I could make it better. It's jist like Anne's foolishness, sendin' me a burden like that, an' at Christmas time, too!"

She slowly drew the fragrant concoction from the oven, and her face brightened. "It don't look so awful bad," she admitted, placing it on the table beside the window. "If he'd only turn out half as good"—she glanced through the frosty pane and uttered an exclamation. Her second experiment was coming up the snowy lane with a joyous abandon, that, viewed in the light of the fact that his clothes were flapping in tatters before the wintry breeze, struck Miss Bailey as nothing short of effrontery.

"For the land's sakes, Sarah Ellen!" she gasped. "Come here an' look at this! What in the name o' destruction has that child been an' gone an' done to himself now?"

Sarah Ellen left her pie-crust on the pantry table, and came at her mistress's bidding to join in the horrified survey of a tattered and disreputable atom of humanity which was making its wickedly hilarious way up from the barn.

A huge cloth cap, from under which appeared a pair of trousers that looked as if they might be a tight fit for a clothes-pin, was all that could be seen; but that much was so torn and dishevelled that Miss Bailey's wrath increased in the inverse ratio of the distance between them.

"Jist look at them pants I put on him new this morning!" she wailed. "I told Anne nothin' good could come o' takin' a child off the street like that!"

She flung open the kitchen door letting in a rush of frosty air. The experiment stood on the lowest step, kicking the snow from his small feet, and looking up quite confidently.

"Now, what on earth have you been doin' to go an' get yourself all tore up like that?" she demanded.

"Jist climbin' trees," came in tones of injured innocence from the recesses of the big helmet.

"Oh, jist climbin' trees!" she repeated, scornfully. "It's jist this, or jist that bad thing you've been doin' every day o' the two weeks you've been here! How d'ye s'pose I can put up with you till Christmas is over if you go rakin' an' rummagin' over the country like that?"

Matters looked serious for the occupant of the cloth cap; Miss Bailey made no movement to quit her inexorable position in the doorway, and, moreover, there were most delicious whiffs of Christmas cake coming through the barred portal. But seven long years' experience of the freedom of a great city had taught this small culprit the way out of many a worse difficulty. He proceeded to extricate himself from this one, therefore, by a simple twist of his lithe body; an adroit turn that gave an observer the impression of abject humility, while it turned from view the biggest rent in the abbreviated trousers, and displayed to the fullest advantage the long bleeding scratch on the small wasted arm.

As he had anticipated, the enemy capitulated on the instant. She swooped down

from her fortress, grabbed him up and carried him into the big, warm, fragrant kitchen.

"My goodness me, if the young scamp ain't gone an' ripped his skin clean off of him as well as his clothes! Sarah Ellen, run an' fetch me that can o' sweet oil; it's on the sewin'-machine, an' where on earth did I put that strip o' soft cotton? Hand him a piece o' that pie with the little men on it. My, what an awful scratch to be sure!"

She bandaged, and washed, and fed, and scolded him, and, finally, set him, with emphatic force, into the big cushioned rocking-chair behind the stove; then she took up his tattered coat and sat down opposite him. Her needle flew in and out viciously, and her tongue kept pace, but the small philosopher in the rocking-chair sat watching her and munching pie in undisturbed serenity.

He knew his benefactress must talk, that was part of the strange order of things, and he accepted her, just as she was, with perfect content. For, through her, life had been transformed from the cold and hunger of the city street, and the blows of a place called home, to the halcyon days of the farm, a whole, white, wide country to explore, and an approaching Christmas. He sat regarding her with a great content in his big solemn eyes, and contrasting her with old Mag, the chief administrator of injustice in his "few and evil" days that were past. His new mistress was not young, but she still retained much of her youthful beauty in the rich waves of her golden hair, and in the sparkle of her dark eyes, and all of its energy in her brisk manner.

One of her habitually sudden movements recalled the boy from his meditations.

"My, but you've been an awful bad boy to-day!" she was saying, exasperated by the absence of every button from the small coat; "an' this the day before Christmas, too! How d'ye expect Sandy Claus 'll ever come to-night, when you act so dreadful? Now, what were you doin' all mornin'; tearin' round the bush?"

"Jist a teenty bit," in a voice muffled by a huge section of mince pie.

"Oh, it looks like it!" Whereabouts?"

"Jist over there!" with an indefinite wave of a claw-like hand in an indefinite direction.

But no buttons had, as yet, been discovered, and Miss Bailey was not to be put off.

"Now, jist you tell me exactly where you've been!"

"I don't *me*member the man's name, but he was up among some trees back there cuttin' wood, an' I was jist helpin' him."

Miss Bailey snorted. "A pile o' help you'd be! That would be old Jake Robinson you were pesterin'; don't you go botherin' him any more; he's got more boys o' his own than he can put up with now."

"No, he ain't; this man said he didn't have no boys, 'cause he said he wished I was his boy!"

"No boys! Why who on earth—?"

"He's a grea' big man, an' he's got nice eyes, an' he lives in that there red house, 'way on the other side the crick, an' he showed me a fox's hole, an' a rabbit's track, an' I drove his horses for him, an'—"

Miss Bailey sprang from her chair, scattering spools and scissors in every direction, and whisked into the pantry.

"Sarah Ellen Holmes!" she whispered, wildly, "do you know that that young imp's been over to George Burton's this whole blessed mornin'!"

Sarah Ellen stopped embroidering the top crust of a peach pie, and looked up in mild alarm. "For pity's sake!" she exclaimed, her strongest ejaculation.

Miss Maria Bailey sank upon the maple-syrup keg and looked at her domestic in blank despair. "That comes o' takin' a young scamp off the street! I told Anne she was invitin' sorrow an' tribulation into this house when she wrote an' asked me to take him. Sarah Ellen, whatever will I do?"

Sarah Ellen had a set phrase for all emergencies.

"Beats me," she said, gloomily. She stood and looked meditatively into the back-yard, her knife suspended. Sam Hitchcock was there piling wood, and Miss Maria, knowing from experience that her help was

liable to be absent-minded under such pleasant circumstances, arose impatiently and marched back to the sinner behind the stove.

Her presence was evidently needed; for the parrot was clinging to the bars of his cage and squalling, "Go 'way!" in ruffled wrath, but Miss Bailey had no time to waste on her charge's minor sins.

"Robert James Simpson," she said, fixing him with her eye. The owner of the title looked up in some anxiety, and rubbed his sore arm tentatively. "Robert, listen to me; were you, or were you not, over there in the bush with a man named—George Burton?"

"Yes'm, that's him."

"Well, mind you," Miss Maria spoke slowly and deliberately, "as long as you live under my roof, don't ever let me hear o' you settin' foot on that man's farm again!"

"What for?"

"Never mind; do you promise?"

"Yes'm."

"Well," somewhat mollified by his ready obedience, "see that you don't. Stop pullin' that cat's tail!—an' if you're a good boy, you can play in the settin'-room with the Noah's Ark after dinner; an' mebby Sandy Claus 'll come to-night. But, mind you, if you go near that there man, he won't come, so don't you forget!"

The little wrinkled face looked troubled for the first time.

"Won't he, dead sure?" he inquired, anxiously.

"No, indeed, that would drive him away certain sure!"

He looked at her cunningly.

"Ah, shucks! How'd he know?"

"Jist you try, an' you'll see!"

"Does he listen down the chimbley to every word you're talkin'?"

Miss Maria had answered so many questions regarding the fabulous deity of the chimney, that her conscience was beginning to trouble her; so seeing a renewal of the embarrassing subject imminent, she wisely withdrew out of range of Bobby's tongue.

Left alone, the child sat for a few minutes, gazing out over the dazzling, white fields, all snow and sunshine, with here and there deep blue shadows. His little withered face, so pathetically childish and so sadly old, was drawn into thoughtful puckers. His big eyes were dreamy. Suddenly they lit up with the fire of a great resolve, his face cleared.

"I don't care, anyhow," he whispered to the geraniums in the window-box. "He's nicer 'n any old chimney-man, so he is," and having arrived at this satisfactory conclusion, he picked up his cap, and slipped softly out of doors.

Whatever new temptation her charge entered into that day, Miss Bailey failed to detect it. He returned from his rambles quite intact, and was put to bed on Christmas Eve, with the usual amount of patting and tucking in, having first seen his stockings hung above the old unused chimney in the kitchen. Bobby had no conscience to trouble him, so he floated off to dreamland in peace, secure in the assurance that Santa Claus would certainly come, for had not his big friend up in the woods declared so that very afternoon?

The big farm-house was very silent that night. Sarah Ellen drove away with an uproarious sleigh-load of young people, to the tea-meeting down in the village church, and long after the sounds of their singing and the gay jingle of their bells had died away, Miss Maria sat in her bedroom before an open drawer of the tall bureau.

She was looking over a collection of toys and sweetmeats, but her thoughts were far away. The revival of Christmas joys had stirred old memories, and her face looked worn and sad.

"Ten years," she was saying; "ten years, a long time to hold spite, an' George not any more to blame than me. An' his mother dead, an' him that lonesome!"

She dashed away the tears and arose hastily. "Bless my soul!" she cried, becoming practical again, "what a fool a woman can be, an' at my age, too! Goodness me, if it ain't near twelve! Sarah Ellen'll be back before I'm done fillin' them stockin's."

She gathered up the treasures, and slipped down the long, cold stairway, stepping softly for fear of waking Bobby. She

pushed open the kitchen door gently; the low hissing of the kettle came through the warm darkness, and one red streak showed where there was a crack in the big stove.

Miss Maria turned up a lamp that was burning low on the kitchen table, and at the same instant there came a loud crash of breaking crockery from the other end of the room. She turned with a shriek:

"Mercy!" she cried; "tramps!"

Over by the chimney-piece a man was stooping to gather up the fragments of a gaily-painted china dog that lay scattered on the hearth-stone; on the table by his side lay a pair of large, gray, woollen socks, bulged to enormous proportions. He straightened himself to his full height and looked at his astonished hostess very sheepishily. Miss Maria stood for a moment in petrified amazement, before she found the friend that never failed her.

"George Burton!" her voice cut the silence, "well, if you don't think you've acted mean enough to us folks without sneakin' round in the night, playin' some mean trick—"

The man's face flushed. "Oh, come now, Maria," he said, desperately, "you know right well what I came for!"

Miss Bailey glanced at the stockings on the table. "I s'pose you thought I was too poor to give him a present, did you?"

"I thought you were too hard," he answered, looking at her steadily. "You *are* hard, Maria, an' I didn't want the little shaver to lose his Santy Claus jist cause he'd been to see me."

"He went back after all!" gasped Miss Maria, forgetting everything else in this new-found iniquity of her protege.

The man smiled. "He ain't so poison scared o' me as some folks," he said, meaningly. They stood for a moment looking at each other defiantly, when a soft creaking sound made them both turn. There, in the doorway stood an apparition in a voluminous flannel nightgown, a pair of small bare feet protruding from beneath, and a pair of big eyes flashing from above.

"It's *you* that's Santy Claus!" he shrieked in ecstasy, and darting across the kitchen, flung himself upon the burglar, clinging with arms and legs, like a monkey, until he reached the broad shoulders. Then he turned to Miss Maria:

"Ain't you mad at him any more?" he asked, his eyes blazing with delight.

There was a death-like silence for an instant, then Miss Bailey recovered.

"You clear right back to your bed!" she commanded.

But Bobby clung tenaciously to his friend.

"Don't be so hard, Maria," said the man, in a voice choked partly by emotion and partly by a pair of small arms that were wound round his neck. 'Don't be so hard, I won't poison the kid! My, but you're unforgivin'!"

"No, she ain't!" the small object on his shoulder chirped out loyally, "she's good, an' she says everybody's gotter be good on Christmas Day!"

"It's Christmas Day now, Maria," said George, and as he spoke the old clock above the dresser slowly and solemnly struck twelve. Miss Maria started up nervously.

"Such a fuss about nothin'!" she exclaimed. "Robert, don't you dare eat one o' them sweets this night! You've got to march straight to your bed. Do you hear me?"

But Bobby was anchored to a congested stocking with one hand, and to his Santa Claus with the other, and thus doubly fortified was in a position to demand terms of surrender.

"When'll he be back again?" he inquired.

"I don't know; go on to your bed!"

"But I wanter know."

"Well, mebby—sometime."

"When?—to-morrow?"

Miss Maria looked embarrassed, and seizing a broom, began to sweep up the remains of the china dog with furious energy.

"Mebby he'll be here to dinner," she said, breathlessly.

"Oh, hooray!" squeaked the little fellow. "There's puddin', an' mince pie, an' oranges, an' a *grea'* big turkey—'ll ye come?"

George Burton's eyes were shining as brightly as Bobby's.

"Well, I guess I'll have to come along an' sample 'em," he said, nonchalantly, as he put the boy down upon the table among his treasures. "Now, you cut to bed, little grasshopper; good-night!" He looked round uncertainly; Miss Maria was still sweeping determinedly at a clean floor; he walked slowly to the door and turned as he opened it.

"Well, Merry Christmas, folks!" he said with an airyness that did not hide the tremor in his voice.

"Merry Christmas!" gurgled Bobby, struggling with an enormous bull's-eye.

Miss Maria was hunting for the dust-pan.

"Don't keep dinner waitin'!" she said, sharply.

"You bet I won't!" The door slammed and the man went down the snowy path whistling; Miss Maria dropped her broom and dust-pan, and darted across the kitchen to give her astonished experiment a sounding kiss on his sticky face.

"Well, if you ain't a real Christmas boy!" she declared, with a sob. "I knew I was jist invitin' peace an' good-will into the house when I got you; an' if you don't quit eatin' them sweets, an' clear right to bed I'll give you the best spankin' you ever got in your life!'

WHAT THE RUSSIAN PEASANT THINKS OF THE WAR

THE ignorance of the Russian peasant in connection with the war in the far East is very well illustrated by a correspondent of the *Russkoje Slova*, who tells the following interview which he had with a sixty-year-old farmer. He says: "I heard this farmer, who is a Russian peasant, and a man of about sixty years of age, say: 'The Japanese are not human beings, but monkeys with very sharp teeth which bite through everything; they are not afraid of bullets, but catch them in the mouth and swallow them. They are jumping from tree to tree like squirrels, but cannot live in the water. The bystanders did not say a word, only at times, when one repeated, 'How dreadful! How dreadful!'"

He also explains the reason of the war in a very peculiar way: "Some say, 'The Empress of China presented to us the Manchuria, and the Japanese are trying to take it away.' Then others say: 'Our soldiers went to Japan and were stealing wood, and that is the reason that the Japs are cross with us,' and all believe that Russia will 'be victorious if the Kitaitsi (Chinese) do not help,' for China, with its many pirates and bands of robbers is greatly feared by the superstitious, panic-stricken Russian peasants."

A Rival's Recompense

A Triumph through Artifice

By R. M. Johnstone, B.A.

"Ethel,—Jim and I are going down the river this afternoon, and we're recruiting a party. Nellie Mathews and Elsie Cameron are going. We want you to come—particularly. And remember you've well-nigh deserted us lately."

"I'm sorry, Ed, but I really can't come. I've promised for elsewhere this afternoon. I wish you had asked me sooner."

"Say, never mind the other place. Excuse yourself somehow and come. We're going to have such jolly fun that I hate to miss you. I'll bet anything it's that cad Lamport that's asked you. What in creation do you see in that fellow anyway? You've got him lagging all the time at your heels, and you're neglecting your oldest and best friends while entertaining him. He's a regular chump. Nobody wants him unless it's that old uncle of his that he toadies to for his money's sake, or you, perhaps? You have a splendid monopoly, I tell you—"

"Edward Carson! How dare you address me in that way? What right have you to criticize my actions or my friends? Go! and don't speak to me again, please!"

"Good morning, Miss Burroughs, I hope you'll be good-tempered by tea-time."

The young lady stamped her foot in feminine wrath.

"Mr. Carson! You had better go. I would have you understand we are strangers. Brother Jim may be your chum—but you shan't order my doings. Good day, sir!"

With these words she turned haughtily and entered her tent. Carson stood for a moment gazing at vacancy. Then he walked slowly away. The boating party was indefinitely postponed. The young man quietly told his chum that he could not go, and why. The quarrel was serious enough to him. And he was not even engaged.

A party of college men with their immediate relations and a number of guests were encamped for the holiday season on one of the branches of the Gatineau, in the picturesque wilds of Quebec. There were a few Americans with the party. Among these was one particularly conspicuous. Herman Lamport, Ph.D., of Leipzig, in the departments of Political Science and Ethnology, had an extensive enough personality to make him noticeable. It appeared that he was not very popular with his fellow-collegians. The reason was not far to seek.

Lamport was ordinarily a very good-looking fellow. The effect of his appearance was heightened considerably by a successful affectation of the long hair, moustache, and beard of the typical French mode. He was tall, well built, and well dressed, so that with the air of *distingué* he carried, he looked the foreigner complete. He was already a junior professor in a large American college, and he acted the part to perfection. His bearing impressed the ladies of the party very pointedly. It would, therefore, appear that his fellow-campers were becoming jealous. But the truth was that outside of this he bored them considerably, for he would persist in "talking shop." He was a good conversationalist within his own sphere, and he was constantly recurring to abstract theories, to the disgust of others, who found the weather too warm for such talk. Besides, he outlined a Machiavelian type of theories that made him slightly distrusted in the field of ethics, for his doctrines smacked too strongly of selfishness to suit those whose patience permitted them to listen.

Lamport lost little time after his arrival in attaching his attentions to Miss Ethel Burroughs. He fairly shadowed her footsteps, and persistently intervened to prevent the approach of possible rivals, of whom he looked upon Carson as specially objec-

tionable. He was so attractive, and withal so masterful that the young lady had been unable to avoid his presence or offer effectual resistance to his increasing claims on her time. The matter was already strongly commented upon, and Carson was becoming pugnaciously disposed. He was too much of a gentleman, however, to interfere where he had no positive right. He hoped somehow to remove the incubus. Apart from the very personal reason, he honestly despised Lamport and distrusted him even more.

Carson was a science graduate of a Canadian University, and an electrical engineer by profession. Although not yet thirty he had succeeded in winning a reputation. He was particularly interested, however, in the study of geology. He was spending his holidays in a region offering splendid facilities for mineral collecting, and he was not so intent upon the festivities of camp life as not to profit scientifically from the interval of time he would spend on the banks of the Gatineau. His old college chum, Dr. "Jim" Burroughs, had stolen a brief space from his busy practice to accompany his friend for the sake of the good fishing he would find there, as well as a renewal of their old friendship. This explained the presence of his sister Ethel, and his parents —whom he had induced to come—as a sort of reunion. With Carson they had long been friendly. He was like one of themselves.

Ethel Burroughs was an exceedingly self-possessed young lady of twenty-two. She was not, however, an exceedingly pretty girl. A tall and somewhat angular build failed to set her off very well, but she possessed numerous attractions more of a mental sort that brought to her a host of friends and rendered all the young men who met her her devoted admirers. Ethel had chosen her education in practical lines, particularly domestic science, but she had learned that invaluable secret which science can never teach, the art of making others perfectly at ease, and providing them with mental activities in conversation and amusements that prevents the inevitable flagging of less well-contrived social amenities. Miss Burroughs had such an even temperament that only seldom did she give way to such temper as she had exhibited this morning.

After she entered her tent a partial revulsion of feeling set in. She was so sorry to quarrel with such an old friend, and one who stood in so close relation to her family. There was a tacit understanding that she and Carson would marry sometime, and although not formally engaged, they had practically been sweethearts for a long time. With the coming of Lamport there had been an interruption, and, possibly, it might lead to discrimination. Ethel was getting afraid of his persistency and his masterful procedure. The pointed reference made by Carson had alarmed her and made her angry to be told plainly what she partly knew, that she was becoming ridiculous. Oh, yes, she would be watchful henceforth, and the foreign-looking suitor with his insistent pleasantries would not be able to surprise her into accepting him. For to her there was but one saving clause and one only. During the whole of Lamport's two weeks' steady pursuit, she had as yet failed to see in him evidences of a real manliness, such as a woman always looks for in the man she would marry. She had instead seen many evidences of a well-cloaked selfishness, and the picture of a man who made all ends subserve to his own benefit. Truly he was a dangerous man to marry. The result of two hours' self-communion was that Ethel Burroughs had decided that many suns would not set on her wrath, and a reluctant regret that someone else was not more masterful in his behavior, instead of poring over rocks and pieces of stone.

After the quarrel, Carson betook himself to the woods in a bitter mood. He strolled along gloomily until he came to a huge pile of boulders, well screened from view, but offering a splendid view of the winding river. A camp-chair stood beside one of the large ones. Here without doubt was the rendezvous employed by his rival.

Suddenly, as he stood there frowning savagely at the too suggestive a locality, his eye cought something peculiarly interesting in the mineral structure of the rock which Lamport had been using for a seat. He studied it a moment thoughtfully.

Then he made another find, for he drew a metal hammer from his pocket and carefully detached a portion of an adjacent stone, which he stowed away in his pocket. This done he resumed his previous examination. After a few moments he arose with a scowl on his face. Unconsciously he spoke his thoughts aloud:

"Well! that is a curious rock indeed! How came it here? Hang it all! Can't I stop this somehow? That fellow's insolence is unbearable. Thinks he's got Ethel all right! Maybe not! Ah-h! By jings! I have it now!"—he exclaimed excitedly—"Aha!" Shylock; I have thee on the hip! Yes! I've got it, sure thing! Yoop!"

He bent down again and examined carefully all the surroundings. He arose quite satisfied.

"Yes! this is a perfect bonanza. Dr. Lamport, you'll cut me out, eh? We'll see about that!"

The weight of his mysterious discovery quite revived Carson. For the rest of the day he was busy in the execution of some remarkably peculiar moves. No one excepting Dr. "Jim" had any inkling of what was in the air. Even he was only partially enlightened, and so far he proved a very satisfactory confederate. He could be depended on to stand by his chum, and Dr. Lamport was the last man he wanted for a brother-in-law. He was ready enough for a practical joke at any time. He soon had something to do, however, but stared when Carson asked him to trudge five miles through the woods and catch the largest, liveliest member out of a milk-snake den they had found some days before. This was speedily accomplished.

In the meantime Carson went on preparing for his mysterious project. He was busy with fruit jars, sheets of copper and lead, and sundry chemical reagents he had brought for mineralogical study. He unwound two long coils of copper-wire they had brought for contingent lamp repair, and by evening there was a tolerably efficient electric battery properly attached to the useful boulder, and the wires duly arranged for shock currents, the electrodes being the peculiar mineral veins of the large stone. The milk-snake had been imprisoned in a small basket a few feet to one side, and in the branches of a tree, with the proper appliances for long-distance liberation, only, in order to make sure of their purpose, there were three snakes. Behind the boulder a small box containing some leaden bullets was hung on a twig and well concealed. A string was attached, which reached some yards away. The apparatus was all ready for eventualities.

As expected, Dr. Lamport prevailed upon Miss Burroughs to accompany him to the rendezvous the next morning. It was a quiet place where he could discourse freely on poetry and ethics, or any other cultured conversation she might desire to hear.

As soon as they were comfortably seated he plunged into the all-absorbing topic of the recent British-Boer war. Although a Boer sympathizer, he kept that in the background, and dwelt on the justification of men killing one another in battle. Incidentally he switched over to American politics, and touched upon the negro problem. He ventured the opinion that lynching was perfectly reasonable. Here his listeners became interested—for there were more here than he knew of. The climax was hard at hand.

"I must say, Miss Burroughs, that—er—the mob law system seems cruel, but it is the only effectual way of securing respect for law and order. Intimidation in short—"

"But, Mr. Lamport, it seems so shocking to say lynching is right."

"Yes, Miss Burroughs—er—that is true—though it may appear—ah!—er—what was that?"

A rattling sound could be distinctly heard in the bushes behind them. It ceased after a moment. Reassured, he continued:

"Yes, shocking as it may—Ah-h! Ouch! Oh! Ah-h-h! Ow! Oh-h. I'm dying! I'm killed! I know I am. I can't move! Ow! Mercy! Help! I'm being torn to bits! Ah-h, I see that horrid snake has bitten me! I'm dying! I'm sure I am! I'm afraid to—! Oh, what shall I do? Help! Help! For heaven's sake, woman!

get a doctor! Quick, before it's too late! Hurry! Doctor! Doctor! Help!"

The last few sentences were fairly shrieked. The currents at the manipulation of the key in merciless fingers fairly knotted him up. He was frothing at the mouth and white as a sheet. Cowardice was written all over him. His true disposition came out in the terror of his situation.

Miss Burroughs had been greatly frightened at first, but now his behavior disgusted her somewhat. The arrival of her brother with a well-feigned concern on his face relieved her of further responsibility. She prepared to withdraw. Brother Jim had the ability to relieve the sufferer, she was quite sure.

"Ethel! what's the matter? Anyone hurt? I heard calling just now!"

She pointed to the ground where the Ph.D. lay grovelling and kicking out of sheer fright.

"Dr. Lamport says a snake has bitten him," she faltered, slowly. The stricken man heard these words. Relief had come.

"Ah! doctor! Quick! Save me! Save me! I implore you! A rattlesnake's bitten me. Save me, can't you?"

"Why, I'll try hard enough! But you must be mistaken; you have no symptoms of snake-bite. It must be some nervous shock you have. Let me see!"

At this point Carson appeared, also betraying a well-feigned anxiety. Ethel turned desperately red, and hastened away without speaking. The examination of the patient continued. The doctor insisted firmly on his first impression of a nervous shock, a sort of St. Vitus dance. Would he sit on the boulder for a moment and allow him to test his diagnosis. For a moment the twitches returned vigorously enough. Lamport was advised to go back to town at once. Camp life in the North plainly did not agree with him. He would soon recover his normal health. He was allowing his zeal for science and ethics to overpower his nerves, that was all."

Next morning Dr. Lamport took his departure from the Gatineau camp. Although the morning was extra warm he entered his canoe wrapped in blankets, and lay down lengthwise while he was paddled away by an Indian guide. A note he had despatched the evening before, by special messenger, had been met with a curt answer. This may have explained his chilly feeling in the morning. There were few besides his uncle present to see him off. Two of these were smiling pleasantly.

Two weeks later a young couple sat comfortably on that self-same boulder. It transpired that there was room for two. They were happy, for Ethel and Edward had at last, thanks to the lesson of Lamport's efforts, plighted their hearts for aye. Edward was showing Ethel a bright little object he took from his pocket.

"See here, Ethel, what I've got. A genuine topaz of the first water. I found it in that boulder there some time ago. It's worth a good deal, I tell you. Enough to buy a house and lot—maybe something to spare besides. Now, it's for luck! How'd you like a piece of it for your engagement ring, dearest? Just as a memento of where we got it?"

"Oh, Ed! Your dear boy, it's as nice as a diamond almost. I think you may; but don't waste too much of it if it's so valuable. But let's go back now. My own, dear boy, just think how long I've loved you and didn't hardly know it till lately. And, Oh, you mean boy, you—you hardly deserve me after playing such a trick! But I don't blame you; if I were a man I might have done the same, perhaps. I knew it was a trick when Brother Jim came on the scene. I saw the wires when going away. Oh, I'll forgive you, seeing that I love you; and, then, you have the fine topaz; but you'll always be good after this, won't you?"

He was. There was ample occasion to be thankful. For the rest, the topaz was his recompense.

THE REPENTANCE OF PATTERSON

BY D. S. MACORQUODALE

"HELLO, is that you, Miss Merlin? Yes, this is the office of the Symphony Piano Company. Mr. Patterson is speaking. How are your classes getting on? Glad to hear it. Any new pupils? Oh, that's good. You'll be rolling in wealth before long, and then you won't look at a poor sales-agent. Oh, you're all the same; as sure as a young lady is handsome, she is sure to be proud and particular. No, I never flatter when talking to people of sense. Well, I say, Miss Merlin, would it be inconvenient for you to make a small payment on that Baby Grand? Oh, no hurry about it; we're not chasing you. I beg pardon! That's very good. Oh, a prospect? That's the way I like to hear you talk. That's better than money from you. What? Miss Dale? Told you herself, eh? Beg pardon? Peirce, of the Excelsior people going to call on her to-morrow night? Well, we must try to get there before him. Sweet on her, is he? Oh, she's sweet on him. That's worse yet. Well, we'll see what we can do. You'll see her to-day? Put in a good word for the Symphony, and I'll call round and get introduced. Good-bye, Miss Merlin. All right, Central."

From which it appears that Jonah Patterson was willing to pay for the assistance of Miss Merlin in the sale of a piano, and that he was about to be introduced to a new "prospect," Miss Gale, pupil of Miss Merlin, music teacher.

Jonah Patterson was an average man from a moral standpoint, with few moments for reflections of an ethical nature. He had one purpose in life, and that was, "Get there, Patterson," to accomplish which he would elbow an opponent out of his way without any consideration for his opponent's feelings, but with a wish to avoid any unprofessional conduct that might come to light and interfere with future business.

Nathan Peirce, salesman for the Excelsior people, was a rival of Patterson's. Both were noted salesmen, but while Patterson, to strengthen himself with the public, made much boast of the quality of his goods, and the number of his sales, Peirce had the reputation of saying little of what he could do, not much about the goods he handled, and not one word about the goods or methods of others. Therefore Peirce was accounted a strong man and hard to beat. To beat such a man out of an order where everything was in the other's favor, would be greatly to his credit with his employers, and would be a source of profit and satisfaction to himself. His life was a daily and weekly round of such incidents. He thought earnestly of how to supplant him in the sale, and saw no way. Finally, he remembered that, some years ago, Peirce had an old flame—Miss Dick—from whom he separated, but whose name was still mentioned and coupled with Peirce's. Twice Patterson resolved on a plan and twice he flinched after reaching the telephone box.

At the time appointed Patterson was at Miss Merlin's and met Miss Gale, and found her pretty, and with an air of innocence and trustfulness that made him hate Peirce for his chances. Her father was a well-to-do tradesman, and she would buy a good instrument, and pay a quarter cash. It was a sale to be desired, but he felt all his persuasion in vain. He wanted her to go with him to the warerooms of the company and there see what styles and qualities were on hand. All he could get by way of encouragement was a half-hearted promise that, if she did not make a selection from anyone else within forty-eight hours, then she would call at the warerooms and give the Symphony people a chance. With this promise he had to be content and left her to proceed with her lesson under the guidance of Miss Merlin.

II.

Laura Gale was young and as innocent as she looked. She had seen much of Peirce; first meeting him at a party, and later, meeting him at the church door on Sunday when he frequently saw her to her father's door. No formal word of love had passed between them, but she looked for his coming with a light in her eyes that faded if he failed to come. Peirce, dark and reserved, a strong silent man, unbent in her presence, and was genial and even mirthful. His manner to her was so entirely that of devotion that her family looked upon the pair as practically mated. The fact was known to him that she intended to buy a piano, yet he did not press the matter and had arranged to go to her father's house to talk over a sale to him on the evening following Laura's meeting with Patterson.

The lesson was just over, and Laura was preparing to leave when the telephone rang. Miss Merlin answered, and called Laura to take the 'phone, as someone wanted to speak to her. She said, "Hello," and appeared very sober when she received a reply.

"Very queer," she said, "that he should go off like that when we expected him tomorrow night."

"Who? What?"

"Why, Nathan ——, that is, Mr. Peirce, has just sent a message that if I was not here that you were to send over word to me that he can't come, as he has to see a party, named Dick, at Parkville."

"Parkville? That's where Miss Dick lives now; you'd better look out. Miss Dick and Peirce were great friends once and might be again."

"What do I care who Mr. Peirce goes to see; he's his own master; but it's queer he did not tell me when I saw him last."

"Well, I suppose you'll wait till he comes back. You'll have to, since he's gone."

Now Laura was young and an only daughter, and did not like the term, "have to."

"Why should I have to? Mr. Peirce doesn't own me."

"In that case if you are quite sure that you don't care and that you can buy where you please, take a look elsewhere. Perhaps Mr. Peirce thinks it would look odd to sell you a piano and then get you and the piano together."

"Bother the piano; who is this girl, or old maid; this Miss Dick? Is she pretty?"

"Yes, indeed, she is a very pretty girl. I don't know for sure, but they did say that there would have been a match long ago if he were as well off as her people."

"What would you do about the piano if you were in my place?"

"Well, you can do as you please; but if it were my affair, I wouldn't chase after anybody. When you show independence people think more of you."

"See here, Miss Merlin, you know more about such matters than I do; come with me this very afternoon and we'll look at the Symphony pianos!"

"Oh, I don't want to interfere in your business."

"You won't interfere; I want you to come. I feel I've got to have a piano in the parlor, it looks so bare without one, and I really can't practice on an old melodeon."

And so it was settled. They went to the salerooms of the Symphony Piano Company and were waited on by Mr. Patterson, who was all smiles and gave them close attention. Miss Gale selected one of their best instruments and gave orders that it be delivered in good time the following day, when a contract would be signed by her father and a payment made on it.

The piano came in good time and Laura tried to satisfy herself that she had done well buying so promptly, but what she had gained occupied her mind less than what she feared she had lost. Would Na——, that is, Mr. Peirce, be angry that she had not waited till he came back? Did the purchase elsewhere immediately following his telephone message to her, show weakness on her part? Who was this woman that he went to see? Had she any right to expect other conduct on his part? She began to call herself a fool for being so hasty. No matter what she had done, it was done and could not now be recalled. A payment was made on the instrument which could not be sent back without causing her father loss. Bother the piano, it wasn't that; her very show of inde-

pendence would prove to that silent, strong man that she hadn't any. That was, if he came again. Perhaps he wouldn't, and then —then, as laughter comes no more readily than tears at twenty-three, she wept.

While so comforting herself, the door-bell rang and she tried to be brave, wiped her eyes carefully, saw to her back hair, and opened the front door and found the subject of her hopes and fears before her.

Thinking it good form to appear a little cool, she asked somewhat icily, if he would come in. He came in, and hung up his hat, and asked her very deliberately what was the matter.

"Oh, nothing; only I—I didn't expect you back so soon."

"Back, from where?"

"What is the use of quibbling? You know where you went."

"I went to a number of places; which one do you refer to?"

"You know. You said yesterday over the 'phone that you had to go to Parkville to see a person named Dick, and that you would not be here to-night."

"There is some mistake; I did not 'phone you yesterday, and didn't leave the town."

"Nathan Peirce, how can you? You certainly did tell me that, or rather the message was for Miss Merlin if I wasn't there. I was just through with my music when the call came; and now I've gone and—I thought perhaps you didn't care to sell me a piano, and—see there, I suppose you will be angry now?"

"Hello, you've got a new piano; I'm glad of that, if you got a good one and bought it right."

"But who called the message, if you didn't?"

"That I can't say, but I certainly did not."

"I wish the hateful thing was home again; I'm quite sure it is not as good as an Excelsior, and you must think very badly of me after our talking of it."

For reply, Nathan sat down to the instrument and struck a few bars, and then said:

"I am quite sure that I could not have got you a better instrument, and as to what I think of you, do you want me to tell you now?"

The lady's reply being in the affirmative, Nathan Peirce proceeded. However, as we are now on somewhat sacred ground, ground that is generally desecrated by even the experts, we refuse to be a listener—and more particularly as this tale primarily concerns another party, suffice it to say that at the end of half an hour Laura Gale was smiling through her tears and her back hair was in confusion, while the piano stool held two persons.

"Never mind the 'phone message, it is some mistake," said the man, "and it would be funny if I sold myself a piano."

"Yes, and it would be funny if you bought it from yourself."

From what has gone before the reader will not be surprised to learn that in a short time Miss Gale became Mrs. Peirce, or that when Mrs. Peirce went to make a second payment on her piano, Mr. Patterson was informed by her, in answer to an inquiry, that Mr. Peirce said it was a very good instrument, and that she was entirely satisfied.

While it was thus with Mrs. Peirce, her liege lord, when told how nice Patterson was about the account, soliloquized:

"No doubt of it; but somebody sent that message and somebody must pay the price of a mean act. But a word of my suspicions would hurt and wound the dearest little woman in the world. This is a matter between man and man that must be settled sooner or later."

III.

Nathan Peirce was a hard-working man with a strong-hearted faith in his ability to work his way to a competence. Hard knocks taken and given left him little time for reflection as to the niceties of trade, but his natural habit of mind tended to steer him clear of anything like underhand methods. A tenderfoot would be treated with scrupulous fairness, but the armed foeman must look to his weapons.

Among his other engagements he developed a faculty for dealing in stocks, and, by fairly representing things as they were, established a reputation for square dealing that stood him in better stead than a cash capital.

Jonah Patterson was not long in improving his standing with the Symphony people, so that a few months after our story opens he was a member of the firm, with some little means at command, and was always on the lookout for something good.

A stock that had engaged the attention of many in days gone by, Lode Stone, and that could be had for $2 per hundred shares, finally passed out of the market as far as quotations were concerned. It now began to be spoken of, and, perhaps, by accident. Patterson learned from a customer that Peirce was inclined to put some value on it, as he had taken 500 shares of Lode Stone in part payment of a good piano at a fair price, and had allowed him 15 cents per share for it. Later, Peirce had gone to his customer and said that if he should run across any more he would pay him 20 cents per share for it. Patterson began to take an interest in the possibilities. Peirce he knew to be a careful dealer and he argued that if Peirce could pay a price for "Lode Stone" so could others. But he wasn't going to put his head in a noose, or buy till he knew what it was that gave the shares their strength. To gain information he sent a friend to Peirce with an offer to sell 1,000 shares of Lode Stone at a price. Peirce asked the price.

"What will you give?"

"Now, Quigley, I am busy to-day; if you have anything to say, out with it."

"Will you give me 20 cents for them?"

"Are you ready to deliver 1,000 of them at 20 cents?"

"I am."

"Then here is my contract to take them, you sign acceptance."

"But I'm not the principal; I'll have to see him first."

"Quigley, I'm surprised; you came to me with an offer and now you can't act; I'm ashamed to be found talking to you."

"Honest, Mr. Peirce, somebody asked me to see what I could get for a thousand shares, and of course I thought he had them and maybe he has; I'll go and see."

"Have a cigar, Quigley, and come back and let me know."

Quigley soon was back with the information that the 1,000 shares were withdrawn from sale for the present, and that he had lost his commission as the result.

"And that would be?"

"Ten dollars, Mr. Peirce."

"Well, I helped you all I could, for I was ready to buy; your man ought to give you something if he is the right kind."

"Do you know who it was?"

"No, Quigley, and I don't want to; but if you do something for me I'll pay you so that you won't be out; just move round and keep your eye open for 'Lode Stone.' I can't afford the time, and—don't mention me—but find out about it without appearing anxious, and, mind you, all your time and talk is for me. If you can locate one to five thousand shares don't talk buy, but let me know, and"—pulling out a large wad and skinning off a ten—"here's something to get a cigar with."

Quigley went off swearing undying fealty to Peirce and promptly told Patterson everything that had transpired, save the amount of the advance made to himself. Patterson determined to push his inquiries further. Finally he found a broker in Parkville who held some stock for a client, but on which he could not get an option. Putting small trust in Quigley, he determined on a bold move, and called on Peirce.

"See here, Peirce, you are something of a speculator, and a man that knows a thing or two; what do you know of Lode Stone?"

"Very little; it's an old name for magnetic iron ore, but beyond the fact that it will cause variations in the needle"—

"Rats; you know what I mean; the stock 'Lode Stone'; what is it worth?"

"Oh, yes, Lode Stone, I know less about it than the other, and I don't know what it's worth."

"You bought some from Thompson when you sold him the piano."

'Oh, well, that was a trade I made on the piano, and Thompson was hard up."

"You didn't make much on the piano; the price was fair; what would you give for a few shares?"

"I don't care to buy any more just now; I'd rather sell."

"Well, what will you take for that 500 you got from Thompson?"

"What will you give?"

"I'll give you 30 cents a share for the lot."

"Cash?"

"Right in your mitt," and he pulled out a wad.

"Never mind about the cash; that's all right; I don't know whether they're worth anything or not, but I don't think I'll sell now. If they are ever worth anything I'll turn them over to my wife."

"Then you'd advise me not to touch them?"

"No, not that either; if I had the money I might pick up a few if I got them right, but I'm short of cash, and stocks in general are scaley."

"What would you call 'right?'"

"Come, now, Patterson, you're pulling my leg; I can't tell you anything about stocks any more than about pianos; I'll buy a cigar and let it go at that."

The result was that Patterson argued thus with himself:

"Peirce is lying to me; he's not fool enough to take 500 shares off Thompson's hands for fun. Thompson was good for the piano. Then, again, he's fee'd Quigley, I know by the way Quigley's buying drinks, he has something up his sleeve. He has a good name I allow, but he doesn't try to scare me off just for his health; he's lying sure."

Following up the idea of sounding Peirce, he bought 50 shares from the broker in Parkville, the best he could do being 50 cents. These he gave to Quigley with instructions to offer to Peirce at 55 cents. Peirce took them, but told Quigley that he would buy no more direct; if he should find any more shares he was to report to him and he would deal with the principals. He gave Quigley a five dollar bill and told him not to mention him in any deal of Lode Stone. Quigley promptly reported to Patterson, who, as promptly saw the broker at Parkville, and bought 5,000 shares of "Lode Stone," paying 52½ cents per share.

A day or two afterwards Mrs. Peirce called at the office of the Symphony Piano Company and saw Mr. Patterson.

"I came to pay the balance on my piano."

"Ah, yes; but you need not pay it all now."

"But I want to; Mr. Peirce is doing better now and gave me a little to do what I like with."

"Mr. Peirce is a very clever man. What has he made a haul out of this time?"

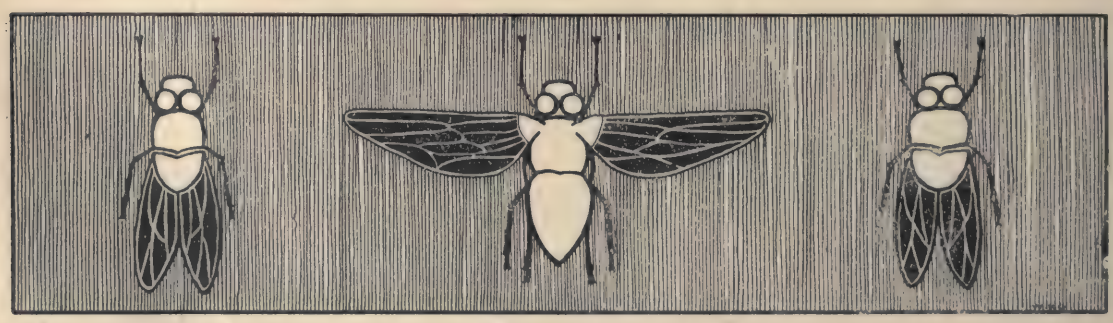
"Oh, I don't quite understand," and the blue eyes looked wide-open innocence, "but he says he sold a lot of 'lode-stone' and made quite a bit out of it."

"Lode Stone?"

"That's what he said. I never did understand building or masonry talk. Nathan can tell you all about it if you ask him."

And as he bowed Mrs. Peirce out he thought:

"I think I made a mistake in sending that telephone message about the piano. Yes, I was clean wrong."



THE COUNTRY TEA-MEETING

BY ERIN GRAHAME

WHATEVER may be said of the Canadian who is a native of Quebec, or of the Maritime Provinces, the man who has been born and bred in Ontario cannot plead ignorance of the country tea-meeting. The "city" is not typical of Canadian life, and even Toronto, with a proud quarter of a million of population, is rural and provincial in comparison with the sky-scraping, slum-swarmed cities of the United States. Many of the successful business men of Toronto, Hamilton and London were boys of the farm, who carried their country physique and steady nerves into a busier life and made themselves felt in the larger and hardly less healthful sphere. Wherefore, even in the cities of Ontario, the memories of the country tea-meeting appeal to the most important men of affairs. Even those of us who have never known a "bee," who know little about the tallow candle, and who are acquainted with the spinning-wheel only as a curiosity, have known the exhilarating influence of the church entertainment, which cheers and never inebriates. The political meeting in rural districts is an exciting event, especially when shrewd Ontario farmers gather in the hope of disconcerting some smart metropolitan lawyer as he wrestles with agricultural topics. The "Fall Fair," where pumpkins and crazy-quilts dazzle the eye of the beholder, is an occasion for social rejoicing and emulation. But the country tea-meeting is beyond them all, as a scene of neighborly enjoyment, with a flavor of religious feeling.

The modern "harvest home" is largely taking the place of the tea-meeting in thriving towns, and local artists exhaust themselves in decorating the pulpit and altar with the glowing autumn fruits and portly vegetables, of which the Ontario farmer is justly proud. Piles of pumpkins and festoons of lesser products, with clusters of grapes and pyramids of apples, lend significance to the hymn, "Come, Ye Thankful People, Come." But it is long after the harvest has been gathered in, when the days of frost and nights of sparkling silence are known in the land, that the rural fancy turns lightly to thoughts of the tea-meeting. Visit almost any county in Ontario and you will find that there is a certain rural community famous for such events, which attract sleighloads from several of the towns of the district, and which are dignified by the presence of speakers of more than local fame.

Such a community is Winfield, in a county which is not far from Middlesex, in a region that declares it "can't be beat for apple-dumplings and cream cheese." When Winfield sets out to have a tea-meeting or a lawn social at the home of the rural M. P., large yellow bills in neighboring towns announce the events, and every one who can "hire a rig" drives out in the assurance of having the best of cream and the cream of oratory. Usually, in the first week of January, the new Methodist Church, known as "Wesley," holds the star entertainment of the month, to be followed in February by a similar affair at the Presbyterian Church just half a mile to the north. The friendliest rivalry exists between the two congregations, silver and tablecloths being freely borrowed, and it is recorded that during a season of unusual brotherliness the Methodists displayed a picture of "John Knox preaching before Queen Mary," in the Sunday-school room, during their annual feast, while the Presbyterians, not to be outdone, had "John Wesley on his deathbed," at their social gathering four weeks later. While the burden of responsibility and the keener excitement are the lot of the rural members of these congregations, they can hardly enjoy the tea-meeting as do the young people from the towns, who drive across miles and miles of gleaming, hard-

packed snow in the cosiest of cutters, or the merriest of "loads." The "getting there," as one youth aptly phrased it, is not the least feature in the programme of the country tea-meeting. Clear crisp air, a moon that seems polished bright for the occasion, a pile of buffalo robes—and who would complain of the Canadian January?

The aroma of coffee and the comforting steam of many cups of tea greet the guests from "town," as they descend into the basement and begin to thaw their numbed toes and fingers. Radiant hospitality on the faces of the mothers-in-Israel makes one realize that a quarter is all too little to spend for admission to such a scene of plenty and jovialty. The basement is filled with long tables, and the long tables are filled with everything that can bring gladness to the human heart, and indigestion to the human stomach; for the tea-meeting is to the soberly-inclined what a "bachelor supper" is to the sophisticated dweller in the city, and is not so fondly regarded "the day after." Just a little removed from the ordinary throng is the "speakers' table," at which are gathered the minister, perchance the member for the riding, and various clerical dignitaries, who are to address the meeting, and also distinguished musicians, who are regarded with awe and envy. At this table are to be found the choicest pickles, the tenderest cold turkey, and also a bowl overflowing with Devonshire cream of blessed memory. The small boy regards his delectable table from afar, and reflects that, after all, it may be worth while to be a minister. Then a hush falls on the assembled crowd, the doors leading to the noisy kitchen are closed, and, with somewhat wavering voices, the time-honored grace is sung—

> "Be present at our table, Lord,
> Be here and everywhere adored,
> Thy creatures bless and grant that we
> May feast in Paradise with Thee!'

Then the clatter of cutlery and tongues goes on with greater vigor than ever. The dignitaries from a distance relax into pleasantries and beam upon the maidens in Sunday array, who wait upon the tables and carry huge pitchers of tea and coffee, which are frequently replenished from odorous boilers, the contents of which have been carefully prepared and are anxiously watched by matrons, who have had decades of experience in brewing for church functions. There is "Mother Henwood," a sturdy grandmother who would be mortally insulted if any other member of the congregation were asked to look after the tea, and who knows to a leaf just what quantity will be consumed by eight hundred people. Her broad, kindly face beams with pride and perspiration as compliments upon her skill are wafted from the ministerial table. There is also "Sister Cooper," who knows almost as much about Java and Mocha as if she had come from that city of superlative coffee, New Orleans, and who watches her boiler with its fragrant brown depths as if she were a witch of the olden days brewing a magic potion. Sister Harrison's mustard pickles are the best in the county, which means the best in the Province, and Sister Carter's mince pies are a dream of spicy richness, and have also been the occasion of dreams of a less satisfactory order. Then there are sandwiches of generous dimensions, which deserve more than a passing notice. They would disdain all kinship with that abominable article known as the railway sandwich, which belongs to the mineral kingdom, and brings many dimes to the pocket of the dentist. Neither are they like the dainty, fairy-like sandwiches of the city five-o'clock tea—tiny, triangular affairs with lettuce frills and cress trimmings, and sometimes adorned with pink ribbons. Ah, no! The Winfield sandwich of tea-meeting fame has slices of home-made bread spread with the golden butter of the best dairies in Ontario, and between them lies a slice of rosy ham or pickled tongue, and there you have a luxury that is fit for the royal lunch-basket. There are cakes of all varieties and of varied icings, but Mr. R. F. Lamon, the genial M.P., who goes to church for three months before elections and fails to attend after his seat is assured, always asks for Mrs. Rayford's cream cake, which is enough to make any city dairy swoon with envy of its towers and minarets

of cream that is so genuine as to be almost pale-brown in tint.

But after eight o'clock, the basement becomes deserted, for the programme usually begins betimes, and the opening selection is worth hastening to hear. The Winfield choir has been known to rise to the occasion and furnish an anthem of imposing volume, but, as a general practice, the best choir of Chatsworth, a town just ten miles away, is brought out to give three numbers, which are voted the most striking vocal efforts in the programme. Occasionally the Chatsworth choir strays from the music called sacred, and renders such worldly numbers, as "Moonlight on the Lake," and "Rise with the Lark," with excellent effect. The Presbyterian minister had qualms of conscience regarding these selections; but, on a visit to Toronto, he fell in with an enthusiastic clerical friend, who informed him that all music is sacred. So, on a recent occasion, the mouth-organ sextette from Chatsworth actually rendered "You Are the Honeysuckle, I am the Bee," in the Winfield kirk without any protest from pastor or elders. Sometimes a vocalist of renown is invited to contribute, but such a proceeding is regarded as doubtful since Miss Louise Mainwaring, from a distant city, appeared before the virtuous Winfieldians in a yellow evening gown and proceeded to give them the benefit of Italian opera, which bewildered and scandalized her audience. Speeches are still the staple article of the tea-meeting programme, and popular is the man who is brief and brilliantly anecdotal. Local hits of a broad nature are well received, and personalities may be freely indulged in. Patriotic oratory is nearly always appreciated, but the man who would not arouse sleeping dogs must beware how he refers to party politics. A slighting reference to Sir John Macdonald or an unkindly remark about Mr. Edward Blake has been known to excite tumult, for Winfield, like the rest of Ontario, takes its politics even more seriously than its church. Complimentary references to the excellent supper are always in order, and the speaker who advises the young man to take a wife from Winfield is sure of prolonged applause. But what clings most persistently in the memory is the tea-meeting joke, which has all the decorum of many years and much service. Year after year, the same dear old stories are brought out and aired, after the moth camphor has been lightly shaken off. But the people treat them with the respect due to their age and environment, and are cheerful unto the uttermost chestnut. Once in the annals of Winfield, a very young minister arose to give a tea-meeting speech, and for twenty-five long minutes discoursed to his audience on the necessity of having an object in life. The pillars fell asleep, the mothers-in-Israel openly yawned, and gradually the shuffling feet of small boys and the rapid firing of conversation lozenges convinced the young clergyman with ideals that he had made a mistake. The elocutionary efforts at Winfield are worthy of remark. Twenty years ago and more, the people listened with quickening pulse to "Curfew Shall Not Ring To-night," as given by Miss Julia Saunders, who studied at the Academy in Mertown, and who had taken the gold medal in elocution. Then followed a course of tableaux, which were regarded by many as doubtfully dramatic. Then came a young woman in Greek costume, who recited "Aux Italiens," till the scent of "that jasmine flower" pervaded the church. But for the last three years, something British and gory has been the order of the evening, and even selections from "The Barrack-Room Ballads" are listened to with favor.

Blessed old country tea-meeting! Many a boy has made his first speech, or "said his first piece" under the glare of the lamps of the country church. Many a tired man looks back to the winter night when he drove away from the little red sanctuary on the hill with the nicest girl in all the world beside him in the cutter, that went over the snow with the most musical jingle ever heard.

In the Winter Woods

By J. A. MUNRO

HOW comparatively few of the infinite number and variety of nature's secrets does even her most studious votaries know! No matter how often one passes along a familiar trail, or explores a well-known cedar swamp, a subsequent walk is sure to reveal to the observing eye something new, a new plant, a new insect, or some before unnoticed trait of animal life. In winter one can with freedom explore the frozen marsh, which in summer was too thick to paddle through and too deep to wade. The broken brown rushes reveal the globular nests of the marsh wren artistically and firmly woven of rushes and lined with bulrush down. Several snow-covered mounds remind us that the marsh is not without its furry tenants. That beady-eyed little rodent, the muskrat, snugly ensconced behind thick walls of rushes and mud, makes light of the fierce north gales that sweep over the flat marsh. Much has to be learned of the muskrat's habits. They follow no beaten path, but each individual acts as he thinks best and his environment permits. In the marsh they build solid houses containing one chamber, and if the house is built in shallow water which freezes solid in the winter, they have underground passages communicating with open water. As clams, minnows and edible roots are easily obtained, they spend little of the winter in hibernation. The muskrats that live in shallow streams have lost the art of house-building and live a hermit's life in the bank, digging lengthy tunnels. In the winter their food supply is curtailed and they slumber peacefully in some earth-walled chamber.

The solemn, gray sky and naked, sleeping beeches fail to repress the impudence and loquacity of our old friend the red squirrel; he chatters at us insolently from the corner of a snake-fence, and at our near approach scampers over the snow with needless haste, glancing round suspiciously from what he considers a safe retreat, then scrambles up the trunk of a hemlock and hides in the thick foliage at the top. Walking to the foot of the tree one finds the snow covered with cone chips, proof of his industry in search of the seeds that form a staple article of his winter diet.

The snow is fretted over with a network of tracks; beside the erratic bounds and little runs of the squirrel, one sees also the business-like trail of a fleet-footed cottontail, the snowshoe marks of the grouse, the delicate track of a meadow-mouse, and the deliberate gait of a skunk roused from his semi-hibernation by a spell of warmer weather.

Scarlet celastrus berries still hang in graceful festoons from the tops of the cedars and in a sheltered spot one sees the straight stems and furry tops of the thimble-weed that even stormy nor'-westers have failed to scatter.

The gentle pine grosbeak is still with us, and his urbane manners make him one of our most welcome northern visitors. The chickadee is the incarnation of innocent content, giving out his "deedee" as cheerily when hanging head downward from a slender twig in the teeth of a biting north wind as in the warm sunshine of last summer. With unswerving regularity the crows return every evening to their long-accustomed haunt in Trout Creek to dream away the hours of darkness among the pines. Night is descending, let us follow suit.

Insurance

Some Facts About Consumption

IN a former article we have endeavored to answer the questions: Is consumption preventable? Is it catching? Is it hereditary?

There is another question of even greater interest than any of these: Is consumption curable? Unfortunately we are only too well accustomed to seeing the question answered in the affirmative. The columns of our papers and magazines are too frequently filled with trashy ads which boldly announce the most startling cures. If you are wise you will pay no attention to such deliberate lies. No specific has ever yet been invented which will cure consumption. Enormous rewards have been offered for such an article. The most eminent scientists of the day have been engaged in the search, and their best efforts have still fallen short of success.

But, you may ask, since consumption is caused by the ravages of a germ, which is simply a low form of plant life, is there nothing that can destroy the germs? Undoubtedly so. There are a number of things that can. There are certain disinfectants which will cause their death in periods of time varying from a few minutes to a few hours. They also die very quickly when exposed to clean water and sunlight. Radioactivity is also said to be fatal to tuberculosis germs. The prime difficulty, however, with some of these substances is, that they are also fatal to the patient; moreover, the germs or microbes of consumption are usually embedded in the tissues, or hidden under a thick covering of mucus, so that they can seldom be reached by inhaling medicines in the form of vapor. So much for specifics, but let this fact be firmly impressed upon your mind that *there is no medicine contained in bottles which will ever cure you of consumption.*

With regard to our question: Is consumption curable?—we unhesitatingly say that it is. Eugene Wood, in *Everybody's Magazine,* says: "Not any and every case is curable, but consumption as a disease is." We cannot, however, expect more in the case of this disease than in that of others. It must, like them, be taken in its earlier stages, and before organic destruction is complete. Greene, in *Examination for Insurance,* says: "It is of all diseases most difficult to detect in its incipiency, and most bewildering in its clinical course. Chronicity once established, the disease moves fitfully on, now smouldering, now flaring, again and again converting reassurance into doubt, and hope into despair.

"The most curable of all chronic diseases under the favoring conditions of early diagnosis and proper environment, it is one of the most hopeless when advanced."

What, then, is the most efficient and practicable remedy? Sunlight, and pure, fresh air. The following is an extract from *Everybody's Magazine*: "How many hours of the twenty-four do you breathe clean, fresh air? One? I doubt it. Do you sleep with your bedroom window open, even in zero weather? How wide is it open? Half an inch? If you sleep with your window wide open all the year round, you are one out of a thousand. It is to the ignorant nine hundred and ninety-nine that the quack appeals with his murderous talk about the "climate of the fireside of home," which means impure air day in, day out. You do not stint yourself in food, but you do in oxygen. You can live a month without food; you cannot live five minutes without oxygen. You ought to absorb into your system daily one and three-quarters pounds of oxygen, which is more than a harvest-hand absorbs of food. If you are to maintain yourself in vigorous health you must breathe pure air twenty-four hours out of the twenty-four. The open window is good, but if you have consumption it isn't good enough. You have urgent need for vigorous health if you are to make good, and more than make good the ravages of a consuming disease. Out-of-doors is where you get pure air. Where the out-of-doors is does not greatly matter. The only advantage of a warm, dry climate is that it is possible to stay out-of-doors all the time, day and

night, without much extra preparation. No climate is so good that consumption will not start in it. It may even become more dangerous because it is so good. Consumptives go there in large numbers and spit without a care, and so the place becomes infected with the germs. A man that goes to Colorado in search of health will never find it, sitting up till all hours in an air-tight room, playing cards, and drinking whiskey and smoking."

Where the climate is warm and dry consumptives make good headway against the disease. But if you live in Canada or the Northern States you can console yourself by the fact that consumptives make good headway there too. It is only by living constantly out-of-doors that the blood is aerated, and that the system becomes sufficiently invigorated to counteract the germs of disease.

But living in the open air is not all. You must also eat, eat whether you feel like it or not, and eat five or six times a day. The best foods are those which are most highly concentrated, such as eggs and milk. Some sanatoria insist on a man eating a dozen raw eggs a day and drinking three quarts of milk, in addition to his regular meals of simple food. For a consumptive, milk is the best all-round food than can be got. Other foods recommended are toast, oatmeal porridge, and meat; plenty of the latter with the fat left on. Fruits and salads may be taken, but are unimportant because less concentrated. All food must be most thoroughly masticated.

To good food and fresh air must be added entire rest of mind and body. Do not worry or lose courage, for in some unaccountable way despair breeds disease.

Violent or systematic exercise should not be indulged in. Light exercise is sufficient; anything more simply retards the growth of the fibrous scar material which is busy uniting the edges of the wounded tissue. No new tissue is formed to replace that which is lost, and this scar material is useless for breathing. Eugene Wood says: "I too have heard those stories about men being given up to die, who began work in a gymnasium, and by violent exercise completely recovered their health. You mustn't believe all the physical culture people tell you, any more than all the patent medicine people tell you. They're both in the miracle business."

To sum up, consumption is curable, if, by means of fresh air and good food, you can supply the system with abundance of rich red blood, containing an abundance of leucocytes or white blood corpuscles, which quickly make a meal of all harmful organisms, and are both the most natural and the most effective agents in combatting consumption.

Occupations and Mortality

THE accompanying chart is taken from the Prudential Insurance Company's exhibit at the St. Louis Exposition. The enterprise shown in planning this exhibit is deserving of the highest commendation, and its educative tendency upon the public mind is unmistakable. This taking of the general public into its confidence by the insurance company, and the free disclosure of its basis of calculation, and its methods of operation cannot fail to inspire more general confidence, and thus react beneficially upon the constantly increasing multitude of those who recognize the advantages of insurance.

The advancement of accurate and scientific methods as applied to insurance has been rapid during the last quarter of a century. In its earliest stages, insurance was a mere game of hazard or chance. From this condition it has gradually emerged until it now rests upon a fairly accurate scientific basis. This basis or foundation consists mainly of statistics and information compiled from years of experience in the field. The information thus obtained has been compared with that derived from government and other sources, such as the experience of rival companies, until the element of chance has been all but eliminated, and the business of insurance made to rest upon sound financial principles.

The effect of this evolution of insurance upon the public has been most excellent, and has immensely increased the volume of business transacted by the companies. The more general diffusion of insurance knowledge, also, has been instrumental in attracting

wider attention to this important subject, which has now come to occupy a deservedly high position in the science of social economics.

In the compilation of insurance tables relating to mortality, occupation or profession has always occupied a large share of attention. In the table selected for the current issue a comparison has been made between the percentage of mortality from consumption, and the total rate of mortality from all causes. It will be seen in this instance that a number of occupations which are usually considered hazardous, or extra hazardous in other respects, exhibit a comparatively small rate of mortality from consumption. A table of this kind possesses an interest quite independent of its relation to insurance, for we have here a startling picture of the relation of health to occupation. The disease specified is one which has reached rather alarming proportions, and is consequently engaging the most serious attention. Our general knowledge of the conditions under which the various trades are carried on, will in most cases furnish the clue to the relatively large or small mortality from consumption. The stone-worker, for instance, is constantly exposed to a fine dust which injuriously affects the lungs; this condition is also frequently aggravated by exposure to cold and wet. Other instances are the machinist and the brass-worker. In many of the occupations named the liability to consumption results from exposure to extremes of heat or cold. An instance of this is the electric lineman, also the painter and the roofer. Those least liable to contract the disease are men like the farmer, the soldier, the blacksmith and the mill-worker, who get more pure air, work in a more equable temperature, and are not exposed to injurious products derived from any process of manufacture.

Why Students Should Insure

A KNOWLEDGE of practical finance has been a long time securing a place in what we call education. Even yet only the most advanced institutions have given it any recognition.

The consequence of this attitude of indifference to the practical side is that students are, as a class, the slowest to take advantage of the opportunities provided by the financial world to meet genuine needs of mankind. As a body, students lack the requisite knowledge. How could they possess it when neither parents nor educational institutions supply it? and when their immediate lives do not call out the practical side?

Let us keep in mind that there is a common-sense, practical side to providing a student with the means for a college education. The education in college is mentioned particularly because, while the child remains at home the expenses of education are not so large; whereas, when that child becomes a college student, the sums required yearly amount to hundreds of dollars.

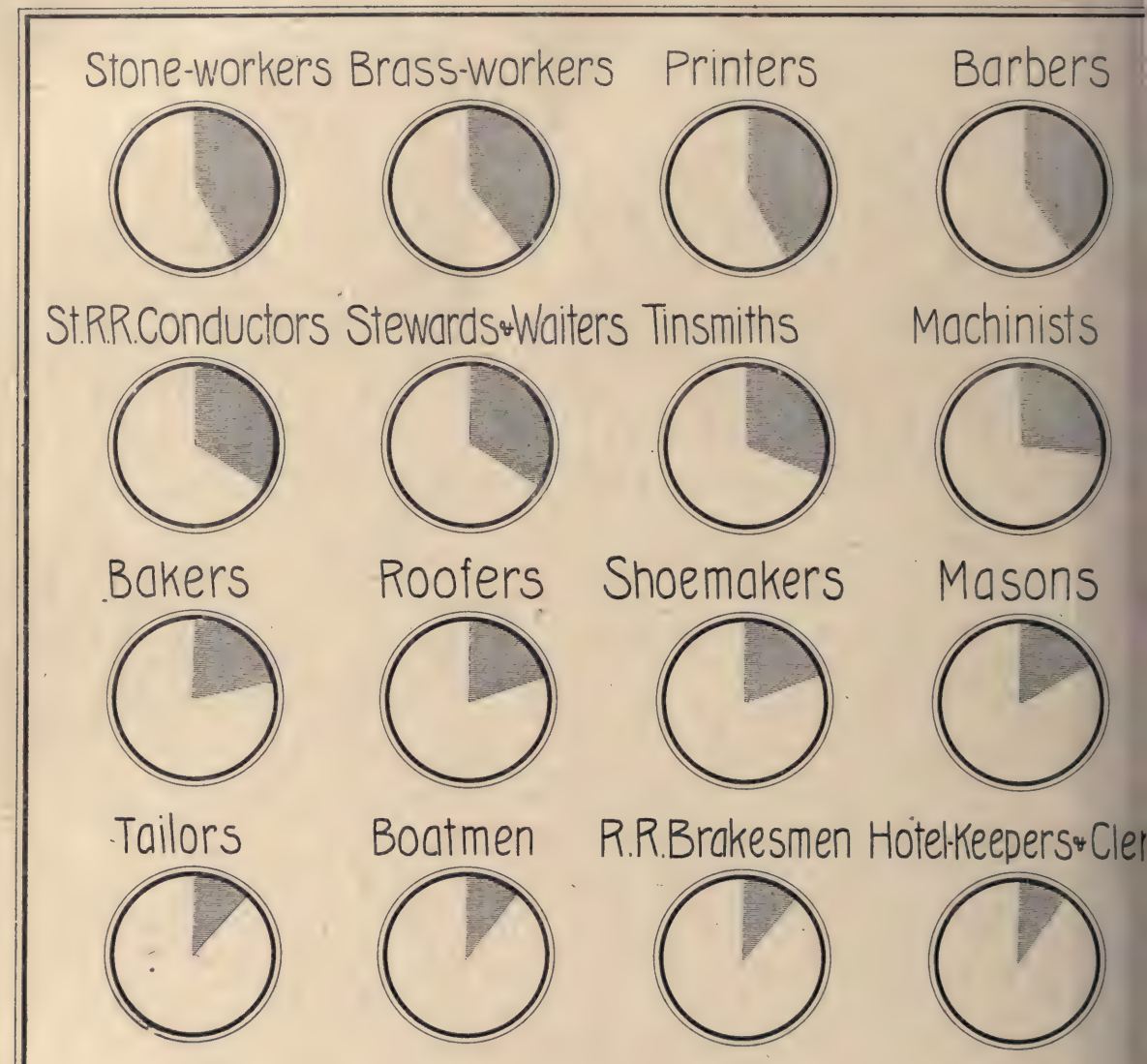
Such sums constitute a heavy drain on the earnings of a great many families. It is more than their finances will warrant without an arrangement by which, when the college course is finished and the student is reaping the benefit of it in increased earnings, the money will be paid back to the family which sacrificed immediate interests and even imperilled its future so that a particular member might have "a good start in life." Of course, "James" will pay the money back. That is understood. Why, "of course," and with whom is it "understood?"

Students die just like other people. The student who yearly accepts from parents or friends the large sums necessary for each year knows, if he thinks, that at no time is he certain of that continued good health which must accompany diligent work before a return of the money accepted is even a possibility. Fatal illness or an accident resulting fatally will forestall all activity on the part of an otherwise willing and clever person. Even the thought of the possibility of such a contingency precludes that peace of mind which accompanies the feeling of financial security. A "cold" or a pain in the region of the stomach may be a warning. Pneumonia or appendicitis, or some other malady may be the outcome. A fatal result may follow.

Human life at any time is precious, but

Occupations and

Cons



NOTE_The segment colored ▭ represents the percentage in the total Mortality of all causes. The remainder of the represents the percentage of deaths from all other

The above chart is taken from the splendid exhibit of

Mortality

mption

of deaths from Consumption
circle colored ☐
causes.

doubly so is that life on which the welfare of others depends. Every student with a due sense of responsibilities will take steps to see that those who are making sacrifices for him incur no unnecessary risk in doing so.

How?

If he lives he will pay back the money. But—if he die there is only one way of having it paid back, viz., life insurance.

To some it may seem an expensive precautionary measure. It will not seem so to any one who looks well into the matter. Consider the advantages. From the day the policy has been secured there is no reason to fear financial disaster, should the worst happen. The peace of mind resulting from such a feeling of financial security is alone worth more than the cost of a year's premium. More efficient work is possible when one is free from the ever-present sense of responsibility which attaches to the thought that, if one should die, it would involve serious pecuniary loss to those who cannot afford it, and who would thus have made their sacrifices in vain as far as actual practical attainment is concerned.

"It is an added expense," some object. Usually it is, though it need not be so. For it is doubtful if there is one student in a hundred, who, out of the hundreds of dollars spent each year of the college course, does not spend the amount of a year's premium on things far less essential than the protection provided by an insurance policy. In most cases the year's premium can be saved by a little retrenchment in expenses. And, even where it cannot, it is a mere bagatelle added to the year's expense, a very insignificant sum when the financial security and consequent ease of mind provided are taken into consideration.

Moreover, insurance is not taken merely to insure the return of money advanced for an education. Those who insure in their college days, who appreciate financial responsibility and this means of securing it, will also want this same security all through life. Most of them will become professional men. Few men in the professions are able at any time to command any extensive finances; in the early part of their career particularly they are sure to be limited in means. So that, even should they escape all fatalities during their college course, it must still be several years before they can hope to accumulate sufficient funds to return the sums advanced for their education. Should they die during these years, their debts must remain forever unpaid.

Should they be fortunate enough to get so far as to establish themselves in a profession some will then want to marry. Most of them will have little above their living expenses for a great many years. They will want insurance protection for their wives and families. Even if, with impunity, they delay insurance until these later years there are still serious objections to the delay. Though they have taken the risk (or, rather, allowed others to take it) and have been fortunate enough to escape so far, they have not escaped the increasing premium rates which accompany increasing years.

The age at which students enter college is the time when the lowest premium rates are obtainable. Students should know this and take advantage of it. From the time they enter college until they have returned the money advanced them, without insurance they are incurring risks they have no right to take, and are bearing a serious responsibility which they have taken no steps to assure.

Those who insure between sixteen and twenty-one are not only financially responsible beings, but have also made a saving in insurance rates for the remainder of their days. Further, they are just at the age when they have the best chance of passing the medical examination which insurance companies make a condition of granting a policy.

A very great number of people can, at twenty, pass the examination necessary to obtain insurance, who, even if they live, cannot pass at twenty-five, or thirty, or thirty-five.

Every day we meet men who are still comparatively young, and who are able to earn a living for themselves and their families. but who are the victims of some disease which makes them too dangerous risks for

any insurance company to accept. They could have passed when they were students, but now they cannot secure insurance protection for their families. They may live for many years, and, while they are alive and able to work, they can support their families. But they look ahead with a shudder at the thought of what may happen any day. Their deepest regret is that they did not secure insurance when they were young and could get it. That they could have easily paid the premium, they can see plainly when it is too late. In fact, they wasted more every year than would have done so. But they did not think. In other words, they were improvident. Their fathers and themselves were, perhaps, equally to blame. In such cases, of which everyone knows several, there is food for reflection. Any student who will ponder this set of circumstances, examples of which everyday life provides only too many, will see in it a lesson for himself.

How grateful would be the father of a son, who, out of the hundreds of dollars given him for his college year, would save enough to pay the first year's premium on an insurance policy, and present it to his father as a Christmas present. It would show a thoughtfulness and a sense of responsibility that, perhaps, no other present could give. It would show a due sense of responsibility and an appreciation of the real place of money in the affairs of life. A little thinking and a little self-denial will enable every student to give those supporting him, just such a Christmas present. In itself it combines proof of affection with recognition of that moral obligation and financial responsibility which attaches to every man though it is so seldom appreciated during college days.

Education for Insurance

THE annual report of the Insurance Institute of Toronto gives an excellent idea of the progress made in recent years in the application of scientific educational methods to insurance.

The organization of such institutions as the above, and the recognition of insurance as a profession by the leading universities of the United States, marks an epoch in the history of insurance on this continent.

On the subject of insurance as a learned profession, we quote an extract from a speech delivered by Hon. G. W. Ross, before the Insurance Institute of Toronto: "If insurance is to be a science, if it is to be mathematically accurate or nearly so, the principles upon which it is based must be nearly understood. No man ever knew his profession too well; no lawyer ever knew too much law; no politician ever knew too much constitutional history, and no business man ever knew too much of the details of his business. To know insurance it has to be studied, as proposed by this Institute. The effect of that will be that every insurance man will feel he may invite the clever young men who might seek other professions to enter the insurance business as a high classed, skilled, and, shall I say, learned profession, and everyone who is insured in a company will feel, if it is managed on strictly business principles, on actuarial calculation, and managed by men of such standing as I believe do manage the bulk of our insurance companies, that his policy is an investment as good as an investment in the Bank of England; that there is no gilt-edged mortgage more secure than that policy is with the company which has issued it; and that his family are just as absolutely protected by that policy as if he had deposited the money, or planted it in gold in a safety vault in the City of Toronto."

Intemperance and Insurance

THE suppression of the liquor traffic has, perhaps, engaged more public attention than any other one subject where the welfare of humanity is considered to be at stake. All sorts of cures have been applied, from prohibition to consecrated saloons, though the fact seems to have been forgotten by many enthusiasts that the sale of liquor is merely one stage in a series of cause and effect. Liquor, like other commodities, is sold because there is a demand for it; therefore any means which can be devised to lessen the demand will be a stroke at the root of the liquor trade.

In a recent issue of the New York *Sun* it is contended that, while prohibition laws, total abstinence pledges, the public exhibition of "horrible examples," and sermons launched against intemperance as a deadly sin, may have some influence in deterring men from drink, much more has been accomplished by means of the more elevated public sentiment which has sprung up during the last generation, and which regards intemperance as a lack of prudence. Drunkenness has now come to be looked upon by the majority of people as disreputable, or as a deplorable disease. There is good reason to believe also, that the attitude of insurance companies in frowning upon the "free drinker," and the action of the medical examiner in showing the folly of daily or hourly cocktails,, and the danger of over-indulgence in beer or spirits, has had a strong effect in the formation of public opinion on this subject. In fact, there is good reason to believe that the time is approaching when the drinking of several cocktails in succession will no longer be considered a necessary proof of good fellowship, and when the advisability of drinking liquor several times a day will be most strongly questioned.

Insurance a Compulsory Savings Bank

A BANK, so far as it helps a young man to save money, is but an improved and modernized stocking or teapot—the savings depository of country people in Colonial times. It is as easy to take money out of a bank as it is to put money into it; so easy that a young man who opens a bank account for the purpose of saving money for investment finds, too often, a reason for spending the money before he has deposited enough to buy a $500 bond. The difficulty is that there is no compulsion on him to save money, as there is when he has started to pay for a life insurance estate. A young man's character is always benefited when he has been compelled to do a certain thing which is to require his continued effort, and will keep his eyes riveted on an advantage ahead. I am reminded of the pathetic remark of a traveller who sank weary and worn at the foot of a rugged cliff, and looking up saw another wayfarer reach the top. "It seems," he said, "to take less strength to climb this cliff than to decide to do so." Once the decision is made, and you buy a life insurance, you will find that the payments of premium are easier after the first few years. I have noticed that an invariable comment of many a business man, when reaping the benefits of life insurance in after years, has been, "How much I regret that I did not take several times as much life insurance as I did when I was a young man and was an acceptable risk, and could have secured it at a low cost."

The careful reader will observe that all I have said is quite as applicable to the young man who begins his business life with money to invest as it is to his impecunious brother; and that if life insurance in small amounts is a good thing for the latter, it is good in larger amounts for the former. For different circumstances different forms of policies are devised to cover the various needs of one's life. I cannot hope in this article to explain the various forms issued by life insurance companies, but generally speaking, a policy of life insurance can be separated into two parts: first, there is the element of protection; second, there is the element of investment; and policies vary chiefly according to the proportions in which these two elements are combined. The protective or assurance element predominates in what is called a life policy; the investment element in what is called an endowment policy, such as I have recommended in this writing. In each the benefits are the same in case of death, but the returns to those who continue to live are greater under the endowment form. After the birth of a child its parents sometimes take an endowment policy which is calculated to mature at a special time, perhaps when a college education is to be provided for, or money will be needed for a start in business, or for a marriage settlement. Many business men of the present day who have learned the value of life insurance encourage their sons to insure their lives early, for they know that the earlier it is taken the earlier in life will the benefits accrue.—*Saturday Evening Post.*

THE PACIFIC COAST

WHEN Rudyard Kipling coined the term "Our Lady of the Snows," he forgot that one large section of Canada has practically no snow at all, and the winters in his own part of England are more severe than on the Pacific Coast. Vancouver, Victoria, and the neighboring towns enjoy much the same weather as Devonshire or Delaware, and the shortening of the days rather than the fall in temperature mark the advent of winter.

They are pleasant places with much to see and do, and tourists visit them at all seasons. Not only do travellers from Australia and the Orient stop over for a day or two after their voyage across the Pacific, but many of those, who seek at this time of the year the sunny climate of California, come through Canada for the sake of the splendid scenery of the Rockies and Selkirks, the interest of the coast, and the varied beauty of the Shasta route through the Western States. The winter sports at Banff draw others westward, and the Lewis and Clarke Exposition, to be held at Portland, Ore., will attract still more next Spring.

STEAMSHIP "PRINCESS VICTORIA"

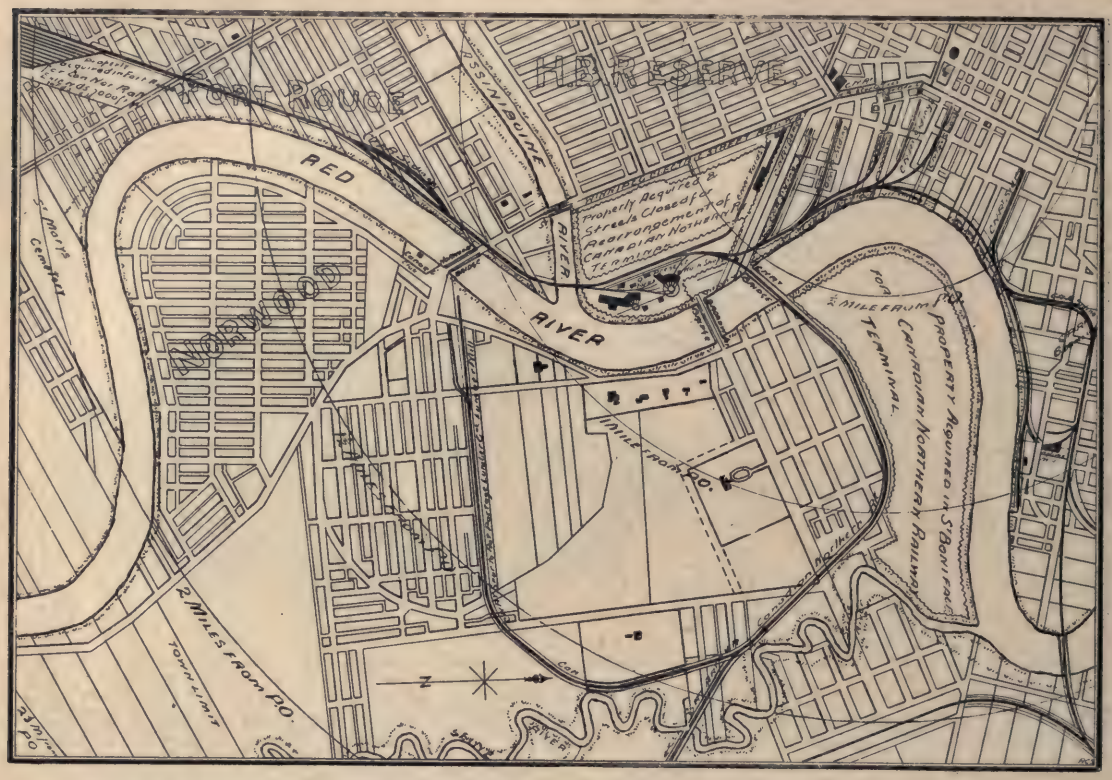
None of them will be disappointed; there is too much that is new on the other side of the Great Divide. Every one has heard of the giant trees and shrubs and of the marvellous salmon runs that have created the salmon canning trade. The scenery too is delightful. Setting aside the wonders of the run through the mountains, Vancouver, a thriving city of nearly 45,000 people, is charmingly situated. Victoria on Vancouver Island is 80 miles away, but is reached daily in 4¼ hours by the S.S. "Princess Victoria." For half that time the steamer threads its way through an archipelago of great beauty and between islands of every shape and size, while in the far distance the snow-capped head of Mt. Baker appears silhouetted against the sky.

Victoria is a bit of the old land at the extremity of the new, and charms all its visitors. Esquimalt is interesting as the headquarters of the Royal Navy in the North Pacific, and perhaps most tourists rest content with seeing these two places. They miss a great deal. Not only are there many interesting places to be visited in the interior, but a trip on one of the coasting steamers, that ply on either side of the island, is well worth while. They may go as far as Skagway and so on to the Yukon, or they may be content with a shorter journey through the wonderful fiords and beautiful sounds of the Island and the mainland. There is much that is impressive, much that is curious, and much that is new. The Indians especially, with their carved totem poles and great community houses, will excite attention, and will strike the tourist as quite unlike the tribes of the prairie and the East.

PROVINCIAL PARLIAMENT BUILDINGS, VICTORIA, B.C.

In fact, it will not be long after the Rockies are crossed until the traveller realizes he is in an unfamiliar land, in which the Indians, the scenery, the flora and the fauna have in their novelty an interest of their own.

Map of portions of City of Winnipeg and Town of St. Boniface, showing Canadian Northern Railway terminal tracks and property.



Industrial Development in Winnipeg.

THE advantage to a railroad of a terminal in the heart of a great city cannot be over-estimated. That the Pennsylvania Railroad has decided to spend some one hundred and twenty millions of dollars to attain such an object in New York is a statement which substantially supports the foregoing assertion.

Recognizing the importance of providing in advance for a terminal which will meet the growing demands of a railroad making such rapid progress as the Canadian Northern, the promoters of this Company have given constant attention to this question. Before the Northern Pacific lines were acquired Messrs. Mackenzie and Mann had made arrangements to bring their line from Port Arthur into the very heart of the city; in fact, had not the acquisition of the N. P. & M. lines provided a temporary terminal a Canadian Northern station would have been built next to the Post Office—the Company's bridge would have spanned the Red River at the foot of Bannatyne Street—the St. Boniface property would have afforded an excellent location for terminal structures. But the possession of the terminal of the Northern Pacific and Manitoba Railway obviated the necessity for further development along the above mentioned lines. The bridge was located as it is shown on the map, and the connection between the eastern and western sections of what had suddenly sprung into a great system was made. This was not a solution of the problem, merely a respite,—a breathing space. The increased business done by the combined lines with an outlet of their own to Lake Superior made an immediate demand for enlarged facilities at Winnipeg. The freight shed accommodation was practically doubled at once, more stalls were added to the round-house—still more engine room was required which necessitated the erection of a new round-house. A further addition to the freight shed was also required. In addition to these improvements, the Company, in response to encouragement from its patrons, entered upon an extensive system of warehouse track development. The Winnipeg Transfer Railway afforded an excellent trunk line from which the great warehouse district could be reached at almost regular intervals by sidings—these delivery tracks, as may be seen from the position of the map of Winnipeg we reproduce, extend without exception from the river to within one block of Main Street, the principal traffic artery of the city, and serve nearly all the large storehouses of the city. Winnipeg is already a distributing point of great magnitude, and its possibilities of expansion with the growth of the West are illimitable; the importance, therefore, to the Company, from a competitive point of view, of the construction of these warehouse tracks can readily be appreciated. The advantage of delivery from these sidings of certain perishable and fragile shipments is easily understood. Sites served by a delivery track are in great demand and bring good prices invariably. That the Canadian Northern Company are in the position of controlling all the facilities for track loading east of Main Street, which in reality means the entire wholesale territory of Winnipeg, is evidence of this Company's capacity to secure and maintain a large percentage of the wholesale trade of the West, and as development proceeds additional spurs will be constructed to meet the demands in this direction.

It speaks well for the terminal facilities of the Company to be able to say that the tracks already constructed lie within a radius of half a mile from the commercial centre of the city. It may also be pointed out to the advantage of the Railway Company that the operation of these spurs in a great measure relieves the freight sheds of congestion.

The rearrangement of the Company's terminal at Winnipeg, made tangible by the completion of negotiations with the City of Winnipeg providing for the closing and diversion of certain streets to meet the plans of the Company, will be an interesting feature to watch, and the plan above, which shows the terminal property that is at

THE LISZT

STYLE—A.

There is one characteristic of the LISZT PIANO which stands out prominently, that is tone ; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

It is an instrument representing the embodiment of the latest modern thought in piano construction.

The case design, reflecting an artistic colonial spirit, delights the eye of the refined, and it is the ambition of the company to maintain a high degree of excellence in beauty of design.

In Mahogany or Walnut, overstrung scale, 7 1-3 octaves, three strings, repeating action with brass flange, three pedals, double fall-board, patent noiseless pedal action, full desk.

Length, 5 ft. 3 in.; width, 2 ft. 2 1-2 in.; height, 4 ft. 8 in.

THE LISZT

SHOWING ACTION

Showing the action with hammers and keys in position. They are of the very best Canadian make, possessing all the latest modern improvements.

The action embodies the full brass flange.

The hammers are of the best German felt.

The keys are made of the best ivory and the sharps are of ebony.

The pedal action used in this piano is a patent, non-squeakable, spring action, which obviates that disagreeable noise so often found in pianos.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.

THE JOHN INGLIS CO., LIMITED

TORONTO, ONT.

Boilermakers
Founders
and
Machinists

Our Corliss Engines are of new and improved design, adapted to all classes of work up to 150 revolutions per minute.

Marine and Stationary Boilers, Tanks, Smoke Stacks, etc.

INDEPENDENT JET CONDENSERS

SPECIFICATIONS AND QUOTATIONS FURNISHED PROMPTLY

Since organization, twelve years ago, this Company has paid in cash to members **$3,034,722.51**. All **withdrawals** have been **paid promptly**. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th. 1904.

To Members:

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to $768,063.43, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	844,832 68
Municipal Debentures and Stocks	190,758 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance, etc.	3,345 82
Accounts Receivable	945 99
Furniture and Fixtures	8,343 26
The Molsons Bank	201,735 25
Cash on Hand	5,470 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company**, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND,
G. A. HARPER, } Auditors.

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1893	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,000.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " **1903**	**2,087,977.03**	**768,063.43**	**65,000.00**

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.
A. T. HUNTER, LL.B., Vice-President.
V. ROBIN, Treasurer.
E. BURT, Supervisor.
R. H. SANDERSON, Building Inspector.

HEAD OFFICES: 243 RONCESVALLES, TORONTO

Sanderson Pearcy & Co.

MANUFACTURERS OF

PEARCY'S

Pure Prepared Paints

Fine Varnishes and Colors

61-65 Adelaide St. West
TORONTO.

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855

Head Office, Montreal

Capital, (paid up) - - - - - $3,000,000.00
Reserve Fund - - - - - - 3,000,000.00

BOARD OF DIRECTORS

WM. MOLSON MACPHERSON, President. S. H. EWING, Vice-President.
W. M. Ramsay, J. P. Cleghorn, H. Markland Molson, Lt.-Col. F. C. Henshaw. Wm. C. McIntyre.
JAMES ELLIOT, General Manager.
A. D. DURNFORD, Chief Inspector and Supt. of Branches.
W. H. DRAPER, Inspector. H. LOCKWOOD and W. W. L. CHIPMAN, Assistant Inspectors.

Branches: Acton, Que., Alvinston, Ont., Arthabasca, Que., Aylmer, Ont., Brockville, Ont., Calgary, Alta., Chesterville, Ont., Chicoutimi, Que., Clinton, Ont., Exeter, Ont., Frankford, Ont., Fraserville, Que., Hamilton, Ont., Hensall, Ont., Highgate, Ont., Iroquois, Ont., Kingsville, Ont., Knowlton, Que., London, Ont., Meaford, Ont., Montreal, Que., Montreal, St. Catherine St. Branch, Mar. & Harbor Branch, Jacques Cartier Sq., Montreal, Que.; Morrisburg, Ont., Norwich, Ont., Ottawa, Ont., Owen Sound, Ont., Port Arthur, Ont., Quebec, Que., Revelstoke, B.C., Ridgetown, Ont., Simcoe, Ont., Smith's Falls, Ont., Sorel, P.Q., St. Marys, Ont., St. Thomas, Ont., Toronto, Ont., Toronto Junction, Trenton, Ont., Vancouver, B.C., Victoriaville, Que., Wales, Ont., Waterloo, Ont., Winnipeg, Man., Woodstock, Ont.

AGENTS IN EUROPE—London—Parr's Bank, Ltd., Messrs. Chaplin, Milne, Grenfell & Co., Ltd. Liverpool—The Bank of Liverpool, Ltd. Ireland—Munster & Leinster Bank, Ltd. France—Societe Generale, Credit Lyonnais. Germany—Deutsche Bank. Belgium, Antwerp—La Banque d'Anvers. China and Japan—Hong Kong and Shanghai Banking Corporation.

AGENTS IN UNITED STATES—New York—Mechanics' Nat. Bank, Nat. City Bank, Hanover Nat. Bank, The Morton Trust Co. Boston—State National Bank, Kidder, Peabody & Company. Portland, Maine—Casco Nat. Bank, Chicago—First Nat. Bank. Cleveland—Commercial Nat. Bank. Philadelphia—Fourth St. National Bank, Phil. National Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin Nat. Bank of Milwaukee. Minneapolis—First Nat. Bank. Toledo—Second National Bank. Butte, Montana—First Nat. Bank. San Francisco—Canadian Bank of Commerce. Portland, Ore.—Canadian Bank of Commerce. Seattle, Wash.—Boston Nat. Bank.

Collections made in all parts of the Dominion, and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers' Circular Letters issued, available in all parts of the world, also "Bank Money Orders" payable at all banking points in the Dominion.

We take pleasure in
ANNOUNCING
that we are

Back at the Old Stand
51-53
Wellington St. W.
TORONTO

New goods arriving every day.
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